

Oracle® Banking Credit Facilities Process Management Cloud Service Facility Review User Guide



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Contents

1 Chapter 1

2 Preface

2.1	Before You Begin	1
2.2	Pre-requisites	1
2.3	Purpose	1
2.4	Acronyms and Abbreviations	1
2.5	Audience	1
2.6	Basic Actions	1
2.7	Conventions	2
2.8	Critical Patches	2
2.9	Diversity and Inclusion	3
2.10	Documentation Accessibility	3
2.11	Related Resources	3
2.12	Screenshot Disclaimer	3
2.13	Symbols and Icons	3
2.14	Post-requisites	6

3 Overview

3.1	About Facility Review	1
-----	-----------------------	---

4 Proposal Initiation

4.1	Steps to initiate Facility Review	2
4.2	Customer Info	5
4.3	Add Customer	6
4.4	Customer Sector	7
4.5	Rating	8
4.6	Other Details	10
4.7	RM Details	10
4.8	View, Quick View, Delete	10
4.9	Configure Party / Child Party	10

4.10	Financial Profile	13
4.11	Projections	16
4.12	Rating	18
4.13	Stakeholders	19
4.14	Assets	22
4.15	Customer Covenants	23
4.16	Terms & Conditions	26
4.17	Exposures	29
4.18	Country Wise Business Operations	29
4.19	Sales Breakup	30
4.20	Purchase Breakup	31
4.21	Liability	36
4.22	Basic Info	40
4.23	Create Facility without Template	41
4.24	Modifying Facility Details	43
4.25	Scheduling facility disbursement	44
4.26	Adding Exposure Details	45
4.27	Adding Fee Details	47
4.28	Linking Facility to the Pool	47
4.29	Add Pricing Detail	48
4.30	Linking Facility with Collateral	53
4.31	Adding Credit Rating	56
4.32	Adding FX Rate Revaluation Details	57
4.33	Viewing Utilization History	60
4.34	Creating Facility with Template	60
4.35	Creating Sub Limit	62
4.36	Remove Facility	63
4.37	Link Document	64
4.38	Link Existing Facilities	65
4.39	Filtering Facility	65
4.40	Other Bank Facilities	71
4.41	Groupwise Exposure	73
4.42	Connected Party	76
4.43	Write Up	78
4.44	Summary	81
4.45	Comments	82

5 Proposal Enrichment

5.1	Steps to enrich credit proposal	1
5.2	Proposal Enrichment - Summary	2
5.3	Proposal Enrichment - Liability	4

5.4	Proposal Enrichment - Other Bank Facilities	4
5.5	Proposal Enrichment - Groupwise Exposure	4
5.6	Proposal Enrichment - Connected Party	4
5.7	Proposal Enrichment - Write Up	4
5.8	Proposal Enrichment - Comments	4
6	Proposal Evaluation	
6.1	Credit Evaluation	1
6.2	Legal Evaluation	22
6.3	Risk Evaluation	31
7	KYC Check	
7.1	Steps to add KYC details	1
8	Proposal Structuring	
8.1	Proposal Structuring Steps	1
8.2	Proposal Structuring - Customer Summary	1
8.3	Proposal Enrichment - Liability	3
8.4	Proposal Structuring - Summary	3
8.5	Proposal Structuring - Write Up	5
8.6	Proposal Structuring - Proposal Structuring	6
8.7	Proposal Structuring - Comments	7
9	Proposal Review	
10	Proposal Approval	
11	Draft Generation	
11.1	Prerequisites	1
11.2	Steps to generate draft	1
12	Customer Acceptance	
12.1	Steps to capture customer acceptance status	1

13	Limit Configuration	
13.1	Steps to configure limit	1
14	Proposal Handoff	
14.1	Handoff to Back Office System	1
15	Handoff - Manual Retry	
16	Document Upload	
16.1	Document Upload and Checklist	1
16.2	Steps to upload documents	1
17	Reference and Feedback	

1

Chapter 1

2

Preface

2.1 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

2.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

2.3 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

2.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 2-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

2.5 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

2.6 Basic Actions

Table 2-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 2-2 (Cont.) Basic Actions

Action	Description
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

2.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

2.8 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

2.9 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

2.10 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

2.11 Related Resources

For more information on any related features, refer to the following documents

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

2.12 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

2.13 Symbols and Icons

The following icons are used in the screens.

Table 2-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

Table 2-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.

Table 2-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 2-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 2-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status

Table 2-5 (Cont.) Symbols ad Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

2.14 Post-requisites

After finishing all the requirements, please log out from the Home screen.

3

Overview

- [About Facility Review](#)
This topic describes about Facility Review.

3.1 About Facility Review

This topic describes about Facility Review.

After disbursing the facilities to corporate customers, the banks need to closely monitor the performance of the customers in a periodic manner to mitigate risk that could occur due to the poor customer performance.

In **OBCFPM**, the Facility Review process allows the user to review the utilization of facility along with the customer's performance with respect to the set terms and conditions. The system will trigger the Facility Review process based on the Next Review Date selected by the user during Credit Proposal process or Credit Amendment process.

The following stages are available in the Facility Review process for reviewing the facility and taking necessary actions:

- Proposal Initiation
- Proposal Enrichment
- Proposal Evaluation (Credit, Risk, Legal and KYC Evaluations)
- Proposal Structuring
- Proposal Review
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Proposal Handoff
- Handoff - Manual Retry (Applicable if automatic Handoff fails)

4

Proposal Initiation

In this stage, the user can review all the customer information captured in Credit Proposal or Simplified Credit Proposal Evaluation process and take necessary actions for the facilities offered to the customer.

The actions that the user can take in this stage include:

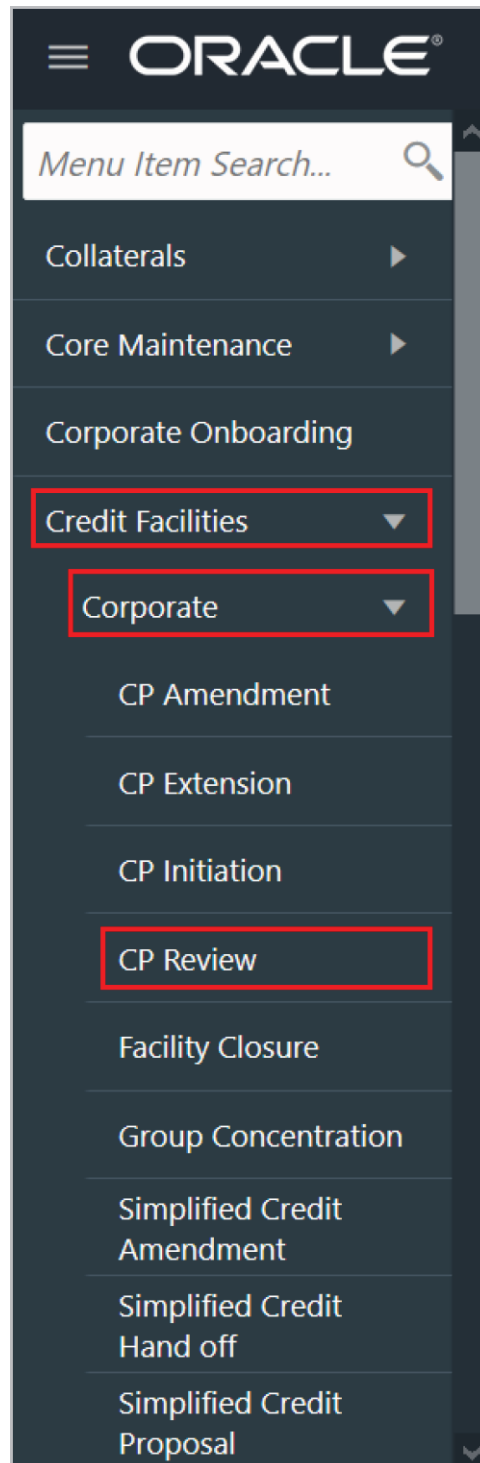
- Mark as no change required
- Change to new review date
- Close Facility
- Hold Facility
- [Steps to initiate Facility Review](#)
- [Customer Info](#)
This topic provides systematic instructions about Customer Info.
- [Add Customer](#)
This topic provides systematic instructions about Add Customer.
- [Customer Sector](#)
This topic provides systematic instructions about Customer Sector.
- [Rating](#)
This topic provides systematic instructions about Rating.
- [Other Details](#)
- [RM Details](#)
- [View, Quick View, Delete](#)
- [Configure Party / Child Party](#)
- [Financial Profile](#)
- [Projections](#)
- [Rating](#)
This topic provides systematic instructions about Rating.
- [Stakeholders](#)
- [Assets](#)
- [Customer Covenants](#)
- [Terms & Conditions](#)
- [Exposures](#)
- [Country Wise Business Operations](#)
- [Sales Breakup](#)
- [Purchase Breakup](#)
- [Liability](#)

- [Basic Info](#)
- [Create Facility without Template](#)
- [Modifying Facility Details](#)
- [Scheduling facility disbursement](#)
- [Adding Exposure Details](#)
- [Adding Fee Details](#)
- [Linking Facility to the Pool](#)
- [Add Pricing Detail](#)
- [Linking Facility with Collateral](#)
- [Adding Credit Rating](#)
- [Adding FX Rate Revaluation Details](#)
- [Viewing Utilization History](#)
- [Creating Facility with Template](#)
- [Creating Sub Limit](#)
- [Remove Facility](#)
- [Link Document](#)
- [Link Existing Facilities](#)
- [Filtering Facility](#)
- [Other Bank Facilities](#)
- [Groupwise Exposure](#)
- [Connected Party](#)
- [Write Up](#)
- [Summary](#)
- [Comments](#)

4.1 Steps to initiate Facility Review

To initiate Facility Review process, perform the following steps:

1. Login to **OBCFPM**.



2. Navigate to **Credit Facilities > Corporate > CP Review**. The Facility Review Initiation page appears:
Or
3. Navigate to **Credit Facilities > My Portfolio** from the left menu.
The **My Portfolio** page is displayed.

Figure 4-1 My Portfolio

4. Click and expand the required customer. Details associated with the customer appear.
5. Click the **Initiate Facility Review** button.

The **Facility Review Initiation** page is displayed.

Figure 4-2 CP Review

For information on fields in the **CP Review** page, refer the below table.

Table 4-1 CP Review

Fields/Icon	Description
Application Priority	Select the facility review Application Priority . The options available are: Low, Medium, and High.
Application Branch	Search and select the Application Branch . Bank branches maintained in the system are displayed in the drop-down list.

Table 4-1 (Cont.) CP Review

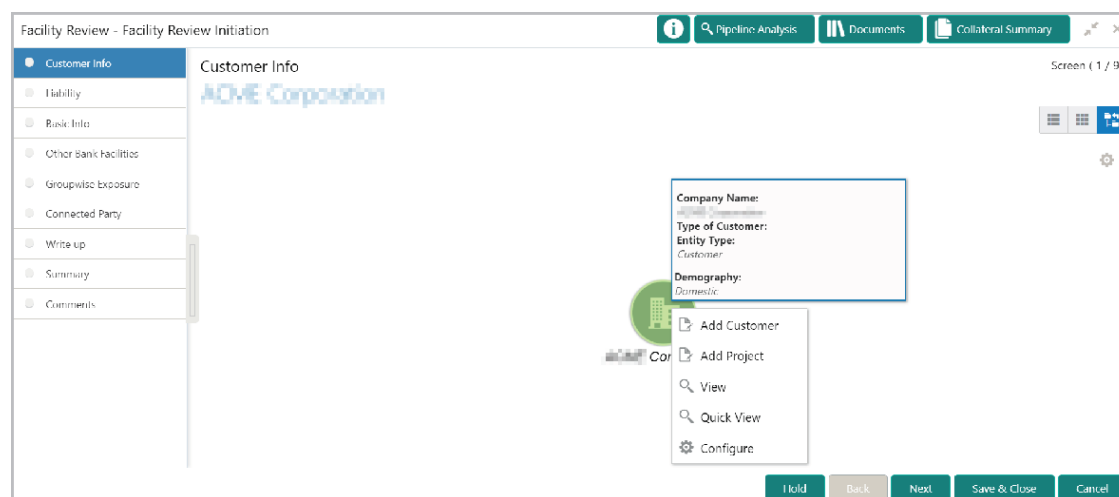
Fields/Icon	Description
Initiate Facility Review	Search and select the required customer / party for facility review. The system displays all the WIP applications for the selected party and enables the Initiate Facility Review button.

- Click **Initiate Facility Review**. The Customer Info page is displayed.

4.2 Customer Info

This topic provides systematic instructions about Customer Info.

This data segment allows to view and manage information of the party and child parties.

Figure 4-3 Customer Info

Mouse hovering on the party / child party icon displays the basic information about the party.

- Right click on the party / child party icon to perform the following actions:
 - Add Customer (not applicable for joint customer)
 - View
 - Quick View
 - Configure
 - Delete (applicable only for child party)

The following table describes the functionality of each actions listed above:

Table 4-2 Customer Info

Actions	Functionality
Add Customer	Displays the Customer Details window for adding child party of the party.
View	Displays the Customer Details window for viewing party details.

Table 4-2 (Cont.) Customer Info

Actions	Functionality
Quick View	Displays the View Entity Details window.
Configure	Displays the Party Details window for capturing party details.

4.3 Add Customer

This topic provides systematic instructions about Add Customer.

1. To add a child party, right click on the party / child party icon and click **Add Customer**.
The **Customer Details** window is displayed.

Figure 4-4 Customer Details

The screenshot shows the 'Customer Details' window with the following sections:

- Organization details:**
 - Organization Name: [Text Field]
 - Organization Type: [Single]
 - Entity Type: [Pvt Ltd]
 - Demography Type: [Global]
 - Country of incorporation: [INDIA]
 - Incorporation date: [May 3, 2010]
 - Country of risk: [Zombia]
 - Geographical Spread: [INDIA X] [United States X]
 - Website Address: [https://www.]
 - Facebook Address: [https://www.facebook.com/]
 - Twitter Address: [https://www.twitter.com/]
- Customer sector:** [No Sectors Added] (+Add Industry)
- Customer Rating:** [No Ratings Added] (+Add ratings)
- Other Details:**
 - Special customer: [Toggle]
 - Join customer: [Toggle]
- RM Details:**
 - RM Id: [Text Field]

Buttons: Create, Close

Organization details

For information on fields in the **Organization details** page, refer the below table.

Table 4-3 Organization details

Fields	Description
Organization Name	Enter the child party name in the Organization Name field.
Organization Type	Select the Organization Type from the drop-down list. The options available are Single and Conglomerate .
Entity Type	Select the Entity Type from the drop-down list. The options available are Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others .
Demography Type	Select the Demography Type from the drop-down list. The options available are Domestic and Global . Select Global option, the Geographical Spread field appears.
Geographical Spread	Search and select all the countries in which the child party is operating as Geographical Spread .
Country of incorporation	Select the Country of incorporation .
Incorporation date	Click the calendar icon and select the Incorporation date .
Country of risk	Select the Country of risk for organization from the drop-down list.

2. Enter the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

4.4 Customer Sector

This topic provides systematic instructions about Customer Sector.

1. Click **+ Add sector**, to capture industry details of the child party. The **Add Industry** window appears.

Figure 4-5 Add Industry

2. Select a sector of the child party. The available Industry Groups is displayed.

3. Select the Industry Group of the child party. The available Industries is displayed.
4. Select the Industry of the child party. The available Sub-Industries is displayed.
5. Select the sub-industry of the child party. The Industry details are added and displayed as shown below:

Figure 4-6 Industry Details

Customer sector

[+Add sector](#)



Energy

Industry Group
Energy

Industry
Energy Equipment

Sub-Industry
Oil Drilling

6. To delete the added industry, click **Delete** icon.

Note

If the child party is into different sectors, the user has to capture all the sector details while adding the child party. To add another sector information, click **+Add sector** again.
The industry added first will be considered as the default industry.

4.5 Rating

This topic provides systematic instructions about Rating.

1. Click **Rating** in the left menu to add rating information of the customer.
2. Click **Stakeholders** in the left menu and click **+ Add Ratings** to configure stakeholders information.

The **Add Ratings** window is displayed.

Figure 4-7 Add Ratings

Risk Ratings	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

3. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Select **Rated By**, the rating is added and displayed as shown below:

Figure 4-8 Customer Rating

Risk Ratings	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

4. To modify the added rating, click the **Edit** icon.
5. To delete the added rating, click the **Delete** icon.

Note

If the party is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click **+ Add ratings** again.

4.6 Other Details

Enable the **Special Customer** option, if the customer is a special customer for your bank.

4.7 RM Details

RM Id is automatically populated based on the login details.

1. To modify the **RM Id**, search and select the required user.
2. Click **Create**. The child party is created and displayed in the **Customer Info** page.

Note

After creating the child party, right click the child party icon to Add Customer for the child party, View the child party details, Quick View the child party details, Configure the child party information and Delete the child party if required.

4.8 View, Quick View, Delete

1. To **View** the party / child party information, right click the party / child party icon and click **View**.
2. To **Quick view** the party / child party information, right click the party / child party icon and click **Quick View**.
3. To **Delete** the child party, right click the child party icon and click **Delete**.

4.9 Configure Party / Child Party

1. Right click on the party / child party icon and click **Configure**. The following window appears:

Figure 4-9 Party Details

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & condition...

Demographic Details

Basic Info

Address

Industry

Save

Company Details

Registration Number: 99034234

Company Name: OFSSS

Type Of Company: Pvt Ltd

Demography Type: Domestic

Place Of Incorporation: INDIA

Incorporated Date: Apr 2, 2018

Established Date: May 1, 2018

RM Id

Company Web site

Facebook URL

Twitter URL

Employee Strength: 100

No. Of Years In Business: 3

No. Of Companies In the Group

Country of Risk: Argentina

Is Blacklisted?

Is KYC Compliant?

Last KYC Date: May 13, 2018

Listed Company

Language: ENG

Media: SWIFT

KYC Details

Received

Verification Date: May 1, 2018

Effective Date: May 13, 2018

Verification Method: Field Verification

Additional Fields

No Additional fields configured!

Close

Customer Profile

Table 4-4 Customer Profile

Fields	Description
Company Details	Enter or select the following details in the corresponding fields: - Registration Number - Company Name - Type Of Company - Geographical Spread - Place Of Incorporation - Incorporated Date - Established Date - RM Id - Company Website - Facebook URL - Twitter URL - Employee Strength - No. Of Years In Business - No. Of Companies in the Group - Country of Risk
Is Blacklisted?	Enable the Is Blacklisted? option, if the company is blacklisted.
Is KYC Compliant?	Enable the Is KYC Compliant? option, if the company is KYC Compliant.
Last KYC Date	Click the calendar icon and select the Last KYC Date .
Listed Company	Enable the Listed Company switch, if the company is listed.

Table 4-4 (Cont.) Customer Profile

Fields	Description
Language	Select the Language from the drop-down list.
Media	Select the Media for transactions from the drop-down list.

KYC Details

Table 4-5 KYC Details

Fields	Description
Received	Enable the Received option, if KYC verification details are received for the customer.
Verification Date and Effective Date	Click the calendar icon and select the KYC Verification Date and Effective Date .
Verification Method	Enter the KYC Verification Method . For example: Field verification.
Save	Click Save .

- To add the company address details, click the **Address** tab and then click the **Add** icon. The **Address Details** window is displayed.

Figure 4-10 Address Details

Address Details

Address Type *
Office

Name *
James

Street
Enter Street Details

Landmark
Enter Landmark

City *
Mumbai

Zip-Code *
400004

Email Address *
James@sample.com

House/Building *
GK Enclave

Locality
Enter Street Details

Area
Enter Area

State *
Maharashtra

Country *
IN

Phone Number
Enter Phone

Add Clear Cancel

For field level information refer the below table.

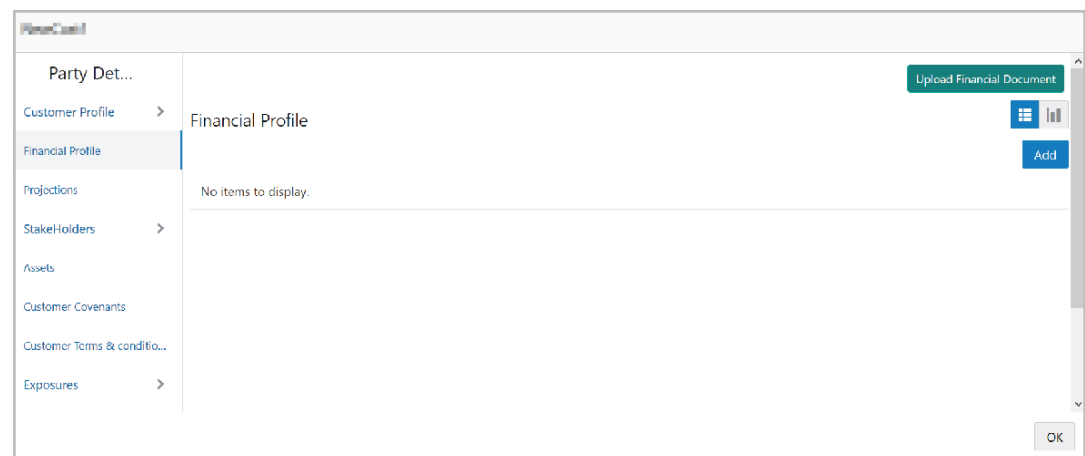
Table 4-6 Address Details

Fields	Description
Address Details	Enter or select the following details in the corresponding fields: • Address Type • Name of the contact person • House/Building name • Street • Locality • Landmark • Area • City • State • Zip-Code • Country • Email Address • Phone Number
Add	Click Add . Address details are added.
Industry	To add the industry details, click the Industry tab and select the required details. Note: To Edit, Delete or View the added Basic Info , Address , and Industry , click the Hamburger icon in the required list item and select the required option.
Customer Profile	To view the party's business details, click the Customer Profile in menu and select Business sub-menu.

4.10 Financial Profile

- To configure party's financial details, click **Financial Profile** in left menu.
The **Financial profile** screen is displayed.

Figure 4-11 Financial profile



- Click the **Add** icon. The following window is displayed.

Figure 4-12 Financial profile

Financial Profile

Year *

2020

Currency *

USD

Operating Profit *

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size *

\$5,000,000.00

Net Profit *

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add

Clear

Cancel

For field level information refer the below table.

Table 4-7 Financial profile

Fields	Description
Year	Specify the Year for which the party's financial details are to be added.
Currency	Search and select the Currency for the financial information.
Details	Specify the following details in the corresponding fields: - Balance Sheet Size - Operating Profit - Net Profit - Year Over Year Growth - Return On Investment - Return On Equity - Return On Asset
Add	Click Add . Organization's financial details are added.

- To add financial documents, click **Upload Financial Document**.
The **Financial Documents** window is displayed.

Figure 4-13 Financial Documents

Financial Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

4. In the Financial Documents window, the user can **Add** the following documents by clicking respective tabs.
- Balance Sheet
 - Profit & Loss Statement
 - Cash Flow Statement
5. Click **Add** in any of the above tabs, the following window to upload documents appears:

Figure 4-14 Balance Sheet Details

Balance Sheet Details

Period *

Quarter *

FY2019-2020

Quarter 4

Drop files here or click to select

Cancel

Add

For field level information refer the below table.

Table 4-8 Balance sheet details

Fields	Description
Period	Select the Period for which the financial document is to be added.
Quarter	Select the Quarter for which the financial document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the financial document.
Add	Click Add . Document is added.
Chart view	In the Financial Profile screen, Click the Chart view icon to change the List view to Chart view. Note: To Edit, Delete or View the added Financial Profile. click the Hamburger icon in the required list item and select the required option.

4.11 Projections

1. To configure projection details, click **Projections** from the left menu and then click the **Add** icon.

The **Projections** window is displayed.

Figure 4-15 Projections

The screenshot shows the 'Projections' window with the following fields and values:

Field	Value
Year	2021
Balance Sheet Size	£5,000,000.00
Operating Profit	£30,000,000.00
Net Profit	£2,000,000.00
Year Over Year Growth	20%
Return On Investment	18%
Return On Equity	8%
Return On Asset	10%

At the bottom right, there are three buttons: **Add** (green), **Clear** (grey), and **Cancel** (grey).

2. Specify the **Year** for which the party's projection details are to be added.
3. Search and select the **Currency** for the projection details.
4. Specify the following details in the corresponding fields:
 - Balance Sheet Size
 - Operating Profit
 - Net Profit
 - Year Over Year Growth
 - Return On Investment
 - Return On Equity
 - Return On Asset

5. Click **Add**. Party's projection details are added.
6. Click **Upload Projection Document** to add projection documents.
The **Projection Documents** window is displayed.

Figure 4-16 Projection Documents

Projection Documents

Balance Sheet Profit & Loss Statement Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

In the **Projection Documents** window, the user can Add the following documents by clicking respective tabs.

- Balance Sheet
 - Profit & Loss Statement
 - Cash Flow Statement
7. Click **Add** in any of the above tabs, the following window to upload documents appears:

Figure 4-17 Balance sheet details

Balance Sheet Details

Year * Quarter *

FY2020-2021 Annual

Drop files here or click to select

Current selected files:

Cancel Add

For field level information refer the below table.

Table 4-9 Balance sheet details

Fields	Description
Period	Select the Period for which the projection document is to be added.
Quarter	Select the Quarter for which the projection document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the projection document.
Add	Click Add . Document is added.
Chart view	In the Business Projection screen, click the Chart view icon to change the List view to Chart view. Note: To Edit, Delete or View the added Projections. click the hamburger icon in the required list item and select the required option.

4.12 Rating

This topic provides systematic instructions about Rating.

1. Click **Rating** in the left menu to add rating information of the customer.
2. Click **Stakeholders** in the left menu and click **+ Add Ratings** to configure stakeholders information.

The **Add Ratings** window is displayed.

Figure 4-18 Add Ratings

3. Select the following details of the rating:
 - Rating Date
 - Outlook
 - Risk Ratings
 - Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Select **Rated By**, the rating is added and displayed as shown below:

Figure 4-19 Customer Rating

Add Rating

Rating Date ^{*} May 13, 2018

Outlook ^{*} Positive

Year Of Rating ^{*} 2018

Risk Ratings

Risk Rating	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

Close

4. To modify the added rating, click the **Edit** icon.
5. To delete the added rating, click the **Delete** icon.

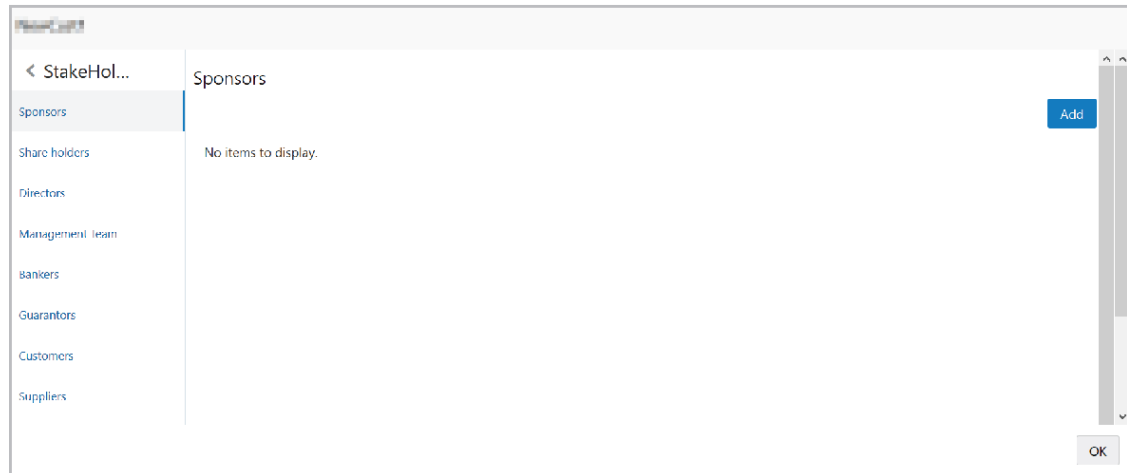
Note

If the party is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click **+ Add ratings** again.

4.13 Stakeholders

The user can add information about the following stakeholders by clicking the Stakeholders menu:

- Auditors
- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers

Figure 4-20 Sponsors

1. To add sponsor details, Click **Sponsors** from the left menu and then click **Add**.
The **Sponsors** window is displayed.

Figure 4-21 Sponsors

2. If the sponsor is an individual, select or enter the following sponsor details in the corresponding fields:
 - Promoter Type (select Individual option)
 - Name
 - Age
 - Experience Summary
 - Designation
 - Role

- Stake Percentage
 - Associated Since
 - Education Qualifications
3. If the sponsor is an entity, select or enter the following sponsor details in the corresponding fields:
 - Promoter Type (select **Corporate** option)
 - Name
 - Stake Percentage
 4. Click and expand the **Address** details section.

Figure 4-22 Address details

The screenshot shows a web form titled "Sponsors". Inside, the "Address details" section is expanded, revealing two columns of input fields. The left column includes: "Name" (with a red asterisk), "Street" (with a placeholder "Enter Street Details"), "Landmark" (with a placeholder "Enter Landmark"), "City" (with a red asterisk), "Zip-Code" (with a red asterisk), and "Email Address" (with a red asterisk). The right column includes: "House/Building" (with a red asterisk), "Locality" (with a placeholder "Enter Street Details"), "Area" (with a placeholder "Enter Area"), "State" (with a red asterisk), "Country" (with a red asterisk and a search icon), and "Phone Number" (with a placeholder "Enter Phone"). At the bottom right of the form, there are three buttons: "Add" (in a green box), "Clear", and "Cancel".

5. Enter or select the following details in the corresponding fields:
 - **House/Building** name
 - **Street**
 - **Locality**
 - **Landmark**
 - **Area**
 - **City**
 - **State**
 - **Zip-Code**
 - **Country**
 - **Email Address**
 - **Phone Number**
6. Click **Add**. Sponsor details are added.

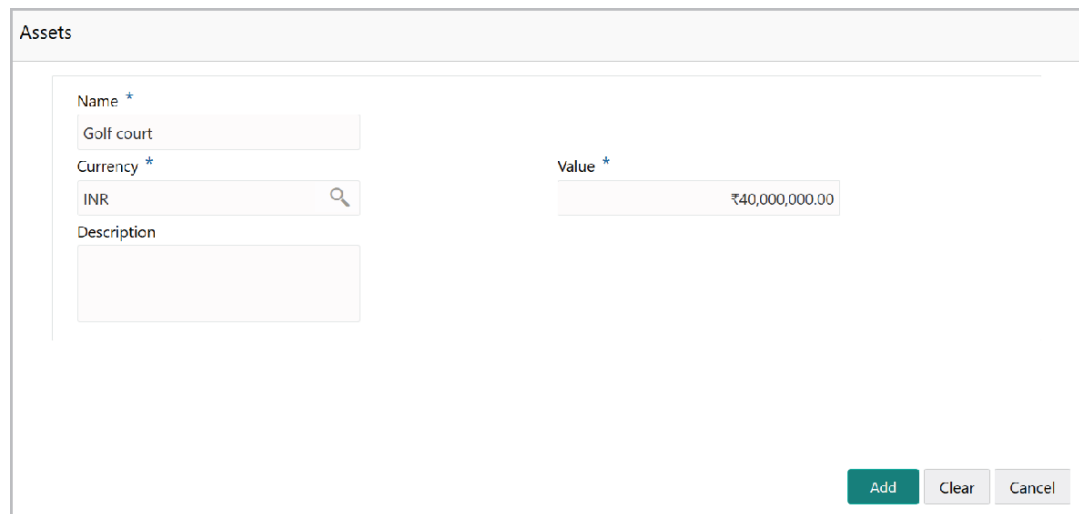
Note

- To Edit, Delete or View the added **Sponsors**, click the Hamburger icon in the required list item and select the required option.
- For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer **Economic Dependency Analysis** User Manual.

4.14 Assets

- Click **Assets** from the left menu and then click **Add** to add asset details.
The **Assets** window is displayed.

Figure 4-23 Assets



For field level information refer the below table.

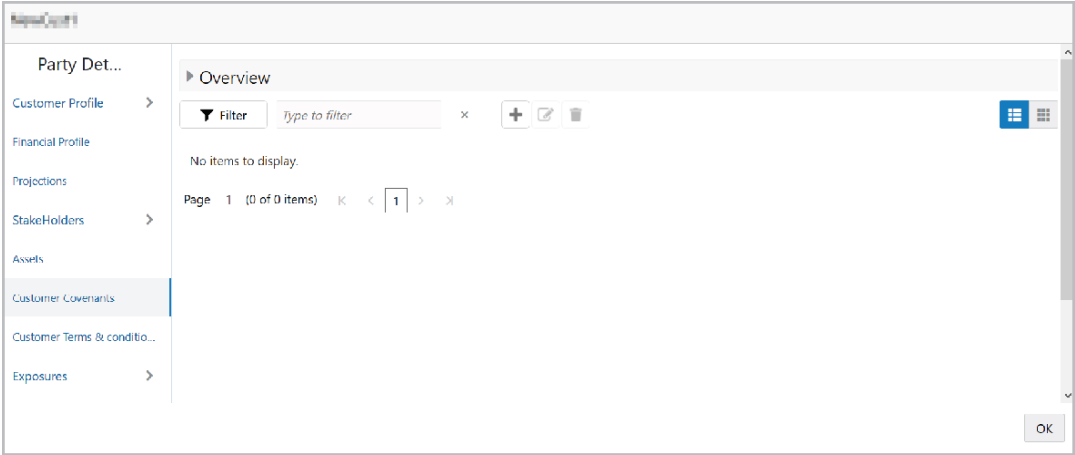
Table 4-10 Assets

Fields/ Icons	Description
Name	Enter the Name of the Asset.
Currency	Search and select the Currency for the asset value.
Value	Specify the asset Value .
Description	Enter the asset Description .
Add	Click Add . Asset details are added. Note: To Edit, Delete or View the added Assets , click the Hamburger icon in the required list item and select the required option.

4.15 Customer Covenants

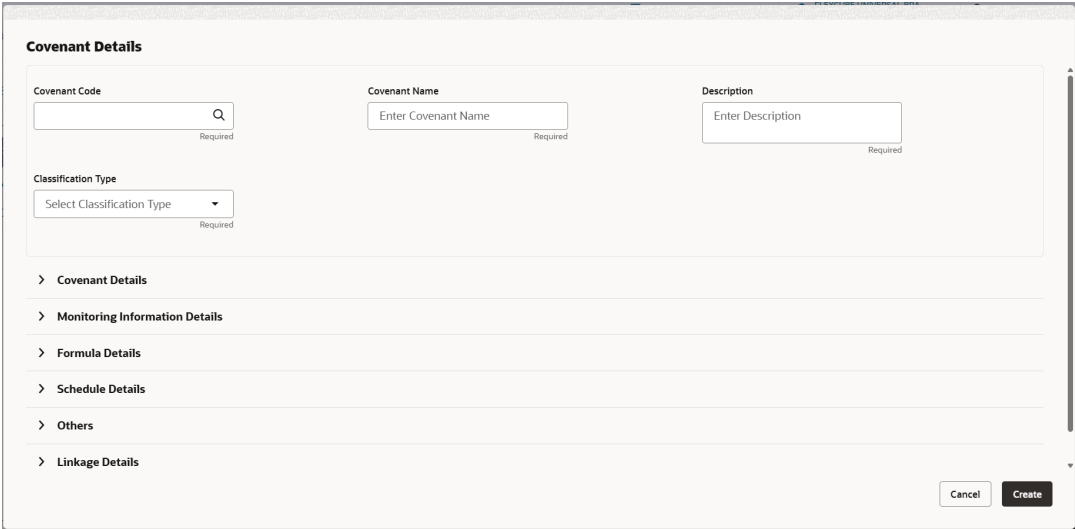
1. To add covenant details, click **Customer Covenants** from the left menu. The following screen is displayed.

Figure 4-24 Party Details



2. Click the **Add** icon.
The **Covenant Details** window is displayed.

Figure 4-25 Covenant Details



For RSO Covenant Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

- Text

- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard condition details fields.

For example, we maintained 20 additional fields each for text, numeric, and date. The **Covenant Details** screen displays.

Figure 4-26 Covenant Details

Covenant Details

Covenant Type: Select Covenant Type (Required)

Revision Frequency: Select Frequency (Required)

Notice Days: Enter Notice Days (Required)

Start Date: (Required)

End Date: (Required)

First Review Date: (Required)

Grace Days: Enter Grace Days

Additional Text 1 through Additional Text 20

Additional Number 1 through Additional Number 20

Additional Date 1 through Additional Date 20

Additional Flag 1 through Additional Flag 20 (Yes/No)

> Monitoring Information Details

> Formula Details

Cancel Create

3. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.
4. To create new covenant, click the **Click to add new covenant** link and type the following details:
 - Covenant code
 - Covenant name
 - Covenant description
 - Classification type
5. Click and expand the **Covenant details** section.

Figure 4-27 Covenant Details

▼ Covenant Details

Covenant Type Select Covenant Type Required	Revision Frequency Select Frequency Required	Notice Days Enter Notice Days Required
Start Date Required	End Date Required	First Review Date Required
Grace Days Enter Grace Days		

6. Select or enter the following in respective fields:
 - Covenant type
 - Covenant Sub Type
 - Notice Days
 - Revision Frequency
 - Revision Days
 - Start Date
 - End Date
 - Formula
 - Target Type
 - Covenant Check Condition
 - Target Value

Note

Covenant details such as Covenant type, Covenant Sub Type, Revision Frequency, Revision days, Formula, Target Type, and Target Value are automatically populated based on the selected covenant.

7. Click and expand the **Others** section.

Figure 4-28 Others

For field level information refer the below table.

Table 4-11 Others

Fields	Description
Compliance Status	Select the Compliance Status .
Waiver Status	Select the Waiver Status .
Last Check Value	Enter the Last Check Value .
Deferred due date	Click the calendar icon and select the Deferred due date .

- To capture the monitoring information for the covenant, click and expand the **Monitoring Information Details** section.

Figure 4-29 Monitoring Information

- Select the monitoring information.
- Click **Save**. Covenant details are added.

Note

For information about filter, add, edit, delete, and layout options, refer any section in **Initiation** Chapter.

4.16 Terms & Conditions

- To configure terms and conditions for the customer, click **Customer Terms & Condition** in the left menu and then click **Add**.

The **Add Terms And Conditions** window is displayed.

Figure 4-30 Add Terms And Conditions

Add Terms And Conditions

Customer Linkage

T&C Type *

Pre-disbursement

Post-disbursement

Condition Code *

002

Condition Description *

Terms and Condition for Collateral

Terms & Conditions *

New collateral has to be submitted, if the existing collateral value is found to be decreased during the collateral evaluation process.

Create

Cancel

For field level information refer the below table.

Table 4-12 Add Terms And Conditions

Fields	Description
Customer Linkage	Enable the Customer Linkage flag, if the flag is disabled.
T&C Type	Select the T&C Type. The options available are Pre-disbursement and Post-disbursement .

2. If the **Customer Linkage** option is not enabled, the **Facility Id** field appears as shown below:

Figure 4-31 Add Terms And Conditions

Add Terms And Conditions

Customer Linkage ☐

T&C Type *

☒ Pre-disbursement

☐ Post-disbursement

Facility Id *

Funded - Term Loan-F20174004

Condition Code *

004

Condition Description *

Terms and Condition for term loan

Terms & Conditions *

Term loan must be repaid every month. The failure of term loan payment for three consecutive months will result in liquidation of collateral.

Create Cancel

For Field level information refer the below table.

Table 4-13 Add Terms And Conditions

Field	Description
Facility Id	Select the required Facility Id from the drop-down list.
Condition Code	Specify the Condition Code .
Condition Description	Enter the Condition Description .
Terms & Conditions	Enter the Terms & Conditions .

- Click **Create**. Terms & Conditions are added.

Note

In case of linking terms and conditions to the customer, do not disable the **Customer Linkage** flag. Facility selection is required only in the case of linking the terms and conditions with the facility in Funding Requirement data segment. For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

4.17 Exposures

1. To add the exposure details of the entity, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
2. Click **Country exposure** and then click the **Add** icon.
The Country Dependency Details window is displayed.

Figure 4-32 Country Dependency Details

3. Search and select the **Country** and its **Currency**.
For field level information refer the below table.

Table 4-14 Country Wise Data

Fields	Description
Sales	Specify the amount of Sales recorded in the selected country.
Purchase	Specify the amount of Purchase made from the selected country.
Investments	Specify the amount of Investments made in the selected country.
Loans	Specify the amount of Loans received from the selected country.
Deposits	Specify the amount of Deposits made in the selected country.

4.18 Country Wise Business Operations

Figure 4-33 Others

For field level information refer the below table.

Table 4-15 Others

Fields	Description
Market Share Percentage	Specify the entity's Market Share Percentage in selected country.
Presence for Years	Specify the entity's Presence for Years in selected county.
Major Products	Specify the Major Products Sold by the entity in the selected country.
Associated Since	Specify the date on which association between entity and selected country is established in the Associated Since field.

4.19 Sales Breakup

In this section, the user must add details of all the entity's customers in the selected country.

Figure 4-34 Sales Breakup

The figure shows a window titled "Sales Breakup". At the top left, there is a header bar with a plus icon, a pencil icon, and a trash icon. Below the header bar, the text "No items to display." is centered.

1. Click the **Add** icon.

The **Sales Breakup** window is displayed.

Figure 4-35 Sales Breakup

The figure shows a window titled "Sales Breakup" with a close button (X) in the top right corner. The window contains a table with the following columns: Customer, Sales Amount, Percentage of Total Sales, and Major Product Sold. The table has one row of data: Bee Constructions, \$20,000.00, 40%, and Steel rods. Below the table, there are fields for Debtor Days (15), Associated Since (Sep 1, 2016), and Country (US). At the bottom right, there are "Save" and "Cancel" buttons.

For field level information refer the below table.

Table 4-16 Sales Breakup

Fields	Description
Customer	Specify the Customer of the entity.
Sales Amount	Specify the Sales Amount recorded for the specified customer.
Percentage of Total Sales	Specify the Percentage of Total Sales recorded for the specified customer.
Major Product Sold	Specify the Major Product Sold to the specified customer.
Debtor Days	Specify the Debtor Days for the specified customer.
Associated Since	In the Associated Since field, search and select the date on which association between the entity and its customer is established.
Save	Click Save . Sales breakup is added and displayed in the Sales Breakup section.

- To edit or delete the added sales breakup, select the record and click the respective icon.

4.20 Purchase Breakup

In this section, the user must capture details of all the entity's suppliers in the selected country.

- Click the **Add** icon.

The **Purchase Breakup** window is displayed.

Figure 4-36 Purchase Breakup

The screenshot shows a window titled "Purchase Breakup" with a close button (X) in the top right corner. The window contains several input fields and buttons:

- Supplier ***: A text field containing "Navy Cements".
- Purchase Amount ***: A text field containing "\$30,000.00".
- Percentage of Total Purchases ***: A text field containing "50%", with up and down arrow buttons on either side.
- Major Product Bought**: A text field containing "Cement".
- Creditor Days**: A text field containing "10", with up and down arrow buttons on either side.
- Associated Since ***: A date field containing "Sep 30, 2000", with a calendar icon to its left.
- Country**: A text field containing "US", with a search icon to its right.
- At the bottom right, there are two buttons: **Save** and **Cancel**.

For field level information refer the below table.

Table 4-17 Purchase Breakup

Fields	Description
Supplier	Specify the name of Supplier .
Purchase Amount	In the Purchase Amount field, specify the amount of products / services purchased by the entity from the supplier.

Table 4-17 (Cont.) Purchase Breakup

Fields	Description
Percentage of Total Purchases	Specify the Percentage of Total Purchases from the supplier.
Major Product Bought	Specify the Major Product Bought by the entity from the supplier.
Creditor Days	Specify the Creditor Days for the supplier.
Associated Since	In the Associated Since field, search and select the date on which association between the entity and its supplier is established.
Save	Click Save . Purchase breakup is added and displayed in the Purchase Breakup section.

- To edit or delete the added purchase breakup, select the record and click the respective icon.
- In the **Country Dependency Details** window, click **Save**. The details are added and displayed as shown below.

Figure 4-37 Exposures

The screenshot shows the 'Exposures' window with a sidebar on the left containing 'Country exposure' and 'Currency exposure'. The main area displays a table with the following data:

Country exposure	Currency exposure	Sales Amount	Purchase Amount	Loan Amount	Investment Amount	Deposit Amount	Actions
US	USD	\$50,000.00	\$30,000.00	\$200,000.00	\$100,000.00		Edit, Delete, View

At the bottom of the table, it says 'Page 1 of 1 (1 of 1 items)'. There are navigation icons and an 'OK' button at the bottom right.

- To **Edit**, **Delete** or **View** the added country dependency details, select the record and click the respective icon or click the Hamburger icon and select the required option.
- To capture the currency dependency details, click the **Currency Exposure** sub-menu. The **Currency Dependency Details** window is displayed.

Figure 4-38 Currency Dependency Details

Currency Dependency Details

Currency *
USD

Currency Details

Sales Amount *	\$50,000.00	Sales Percentage *	50%	Purchase Amount *	\$30,000.00	Purchase Percentage *	20%
Loan Amount *	\$40,000.00	Loan Percentage *	30%	Investment Amount *	\$100,000.00	Investment Percentage *	40%
Deposit Amount *	\$60,000.00	Deposit Percentage *	30%				

Hedging Details

Future Currency Requirement - Loan Repayment

Future Currency Requirement - Creditor Payment

Future Currency Credit - Debtor Payment

Future Currency Credit - Interests

Save Cancel

6. Search and select the **Currency**.

For field level information refer the below table.

Table 4-18 Currency details

Fields	Description
Sales Amount	Specify your customer's Sales Amount in the selected currency.
Sales Percentage	Specify your customer's Sales Percentage with respect to the selected currency.
Purchase Amount	Specify your customer's Purchase Amount in the selected currency.
Purchase Percentage	Specify your customer's Purchase Percentage with respect to the selected currency.
Loan Amount	Specify the Loan Amount availed by your customer in the selected currency.
Loan Percentage	Specify your customer's Loan Percentage with respect to the selected currency.
Investment Amount	Specify your customer's Investment Amount in the selected currency.
Investment Percentage	Specify your customer's Investment Percentage with respect to the selected currency.
Deposit Amount	In the Deposit Amount field, specify the amount deposited by your customer in the selected currency.
Deposit Percentage	In the Deposit Percentage field, specify the percentage of amount deposited by your customer in the selected currency.

Hedging Details

Figure 4-39 Hedging Details

Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	☐

For field level information refer the below table.

Table 4-19 Hedging Details

Field	Description
Credit Outstanding	Specify the Credit Outstanding amount in the selected currency.
Debit Outstanding	Specify the Debit Outstanding amount in the selected currency.
Variance	On entering the Credit and Debit Outstanding amounts, the system calculates and displays the Variance .
Hedging required	Enable the Hedging required option, if Hedging Analysis is required.

Future Currency Requirement - Loan Repayment

Figure 4-40 Future Currency Requirement - Loan Repayment

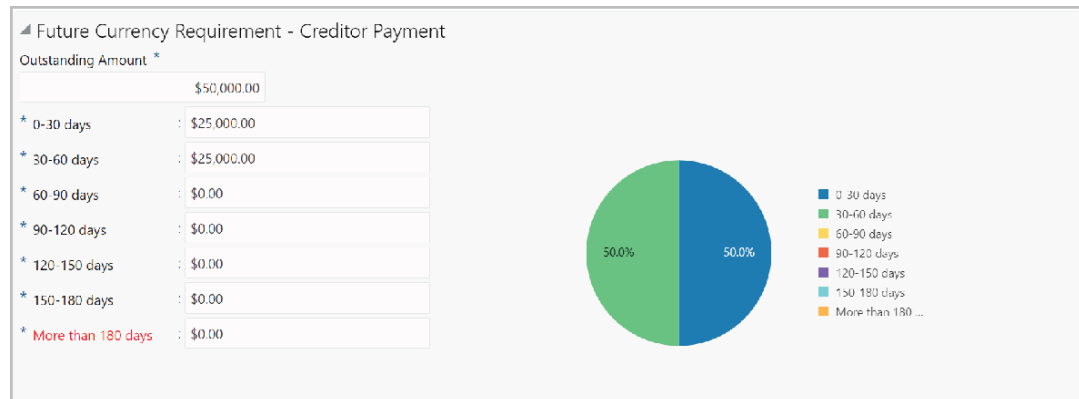
Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

For field level information refer the below table.

Table 4-20 Future Currency Requirement - Loan Repayment

Fields	Description
Outstanding Loan Amount	Specify your customer's Outstanding Loan Amount in selected currency.
Repayment in current year	In the Repayment in current year field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the Repayment in Next 3 Years field, specify the loan amount to be repaid in next three years.

Future Currency Requirement - Creditor Payment

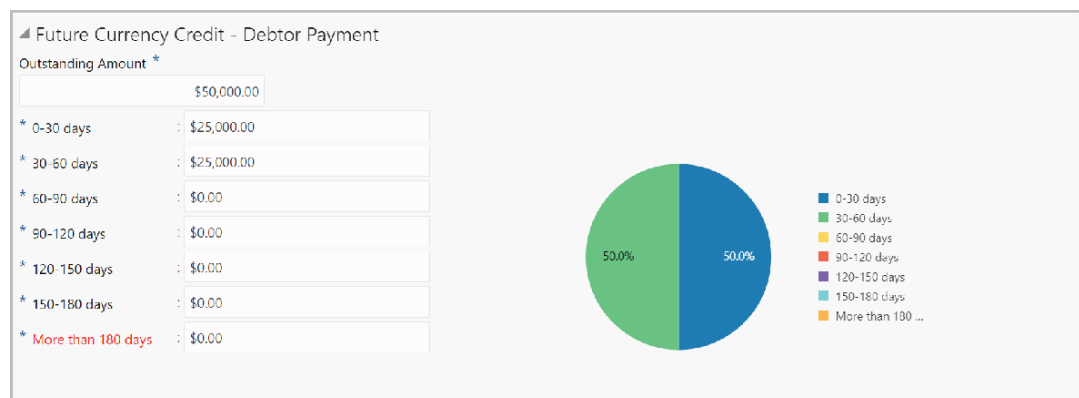
Figure 4-41 Future Currency Requirement - Creditor Payment

For field level information refer the below table.

Table 4-21 Future Currency Requirement - Creditor Payment

Fields	Description
Outstanding Amount	Specify the Outstanding Amount to be paid by your customer to their creditor in selected currency.
0-30 days	Specify the outstanding amount to be paid in 0-30 days .
30-60 days	Specify the outstanding amount to be paid in 30-60 days .
60-90 days	Specify the outstanding amount to be paid in 60-90 days .
90-120 days	Specify the outstanding amount to be paid in 90-120 days .
120-150 days	Specify the outstanding amount to be paid in 120-150 days .
150-180 days	Specify the outstanding amount to be paid in 150-180 days .
More than 180 days	Specify the outstanding amount to be paid after 180 days in the More than 180 days field.

Future currency credit - Debtor payment

Figure 4-42 Future currency credit - Debtor payment

For field level information refer the below table.

Table 4-22 Future currency credit - Debtor payment

Fields	Description
Outstanding Amount	Specify the Outstanding Amount to be paid by your customer's debtor in the selected currency.
0-30 days	Specify the outstanding amount to be received in 0-30 days .
30-60 days	Specify the outstanding amount to be received in 30-60 days .
60-90 days	Specify the outstanding amount to be received in 60-90 days .
90-120 days	Specify the outstanding amount to be received in 90-120 days .
120-150 days	Specify the outstanding amount to be received in 120-150 days .
150-180 days	Specify the outstanding amount to be received in 150-180 days .
More than 180 days	Specify the outstanding amount to be received after 180 days in the More than 180 days field.

Future Currency Credit - Interests

Figure 4-43 Future Currency Credit - Interests

Future Currency Credit - Interests		
Investment Amount Interest *	Interest expected in Current Year *	Interest expected next 3 Years *
\$4,500.00	\$1,500.00	\$3,000.00

For field level information refer the below table.

Table 4-23 Future Currency Credit - Interests

Fields	Description
Investment amount interests	In the Investment amount interests field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the Interest expected in current year field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the Interest expected in next 3 years field, specify the interest to be received in the next 3 Years.
Save	Click Save in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
Edit, Delete and View	To Edit, Delete and View the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
Ok	Click Ok in the Party Details window.
List View	To change the layout of the Customer info page to list view, click the List View icon at the right corner.
Table View	To change the view of the Customer Info page to table view, click the Table View icon at the top right corner.

- To go to the next page, click **Next**. The Liability screen is displayed.

4.21 Liability

This data segment displays the liability details of the customer. If your customer has requested to increase / decrease the liability, you can modify the liability detail in this page.

Figure 4-44 Liability

The screenshot shows a web interface for managing liabilities. At the top, it says "Liability" and "ACME Corporation". Below this is a filter section with a "Filter" button and a text input field labeled "Type to filter". To the right of the filter is a grid icon and a list icon. Below the filter is a card for "Party Id: 000409" and "Name: ACME Corporation". The card has a hamburger menu icon on the left and an "Edit" button on the right. At the bottom of the screen are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

Liability

ACME Corporation

Screen (2 / 9)

Filter Type to filter

Party Id: 000409 Name: ACME Corporation

Edit

Hold Back Next Save & Close Cancel

1. To modify the liability details, click the Hamburger icon in the corresponding record and select **Edit**.

The **Liability Details** window is displayed.

Figure 4-45 Liability Details

The screenshot shows the "Liability Details" window. It has a header "Liability Details". Below the header is a section titled "Existing Details" with a checkbox. It contains three fields: "Existing Amount" (\$50,000.00), "Outstanding Amount" (\$20,000.00), and "Liability Expiry Date" (Dec 15, 2020). Below this is a "Currency" section with a "Requested Liability Currency" field set to "USD". Below that is an "Amount" section with four fields: "Requested Liability Amount" (\$50,000.00), "Return On Capital" (20%), "Probability Of Default" (0%), and "Loss Given Default" (0%). Below the "Amount" section is a "Cash Cover" field set to \$20,000.00. Below that is a "Total Gross and Net Facility" section with two fields: "Total Gross Facility" (\$20,000.00) and "Total Net Facility" (\$0.00). Below this is a "Dates" section with two fields: "Next Review Date" (Dec 15, 2020) and "Requested Expiry Date" (Nov 30, 2021). Below the "Dates" section is an "Additional Fields" section with the text "No Additional fields configured!". At the bottom right are "Save" and "Cancel" buttons.

Liability Details

Existing Details

Existing Amount Outstanding Amount Liability Expiry Date
\$50,000.00 \$20,000.00 Dec 15, 2020

Currency

Requested Liability Currency: *
USD

Amount

Requested Liability Amount: * Return On Capital Probability Of Default Loss Given Default
\$50,000.00 20% 0% 0%

Cash Cover
\$20,000.00

Total Gross and Net Facility

Total Gross Facility Total Net Facility
\$20,000.00 \$0.00

Dates

Next Review Date * Requested Expiry Date *
Dec 15, 2020 Nov 30, 2021

Additional Fields
No Additional fields configured!

Save Cancel

For field level information refer the below table.

Table 4-24 Liability Details

Fields	Description
Existing Details	The following details about the existing liability is displayed in this section: - Existing Amount - Outstanding Amount - Liability Expiry Date
Currency	In the Requested Liability Currency field, search and select the currency in which the liability is requested by the entity.
Amount	Specify the following details: Requested Liability Amount - Liability amount requested by the entity Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan Cash Cover - Amount deposited by the entity in your bank
Total Gross and Net Facility	The following existing facility amounts are displayed in this section: - Total Gross Facility - Total Net Facility
Dates	Select the Next Review Date for the Group Concentration Limit Proposal application. Select the Requested Expiry Date for the liability based on your customer request.

- Click **Save**. The Liability is added and displayed as shown below:

Figure 4-46 Liability

The screenshot shows the 'Liability' form with the following details:

- Liability:** Liability71234
- Party ID:** PARTYTEST
- Requested Expiry Date:** 21-09-30
- Next Review Date:** 20-10-17
- Proposed Liability Amount:** \$50,000.00
- Requested Liability Amount:** \$50,000.00
- Approval Liability Amount:** \$50,000.00
- Approved Expiry Date:** 21-09-30
- Proposed Expiry Date:** 21-09-30

At the bottom of the form, there are buttons: **Hold**, **Back**, **Next**, **Save & Close**, and **Cancel**.

- To filter the liability, type the liability detail in **Type to filter** text box or click the **Filter** icon. The **Filter** window is displayed.

Figure 4-47 Filter

Filter

Reset

Apply

Currency

USD

From Amount

To Amount

From Sanctioned Amount

To Sanctioned Amount

From Review Date

To Review Date

From Expiry Date

To Expiry Date

- 4. Select the filter parameter and click **Apply**. Liabilities that matches the filter parameter are displayed.
- 5. To change the layout of the Liability page to table view, click the Table View icon. The layout is changed as shown below:

Figure 4-48 Liability

Liability

ACME Corporation

Screen (2 / 9)

Party Id	Name	Liability Number	Liability Expiry Date	Requested Liability Amount	Requested Expiry Date	Next Review
 000409	ACME Corporation	000409		\$50,000.00	21-09-30	20-10-16

Hold

Back

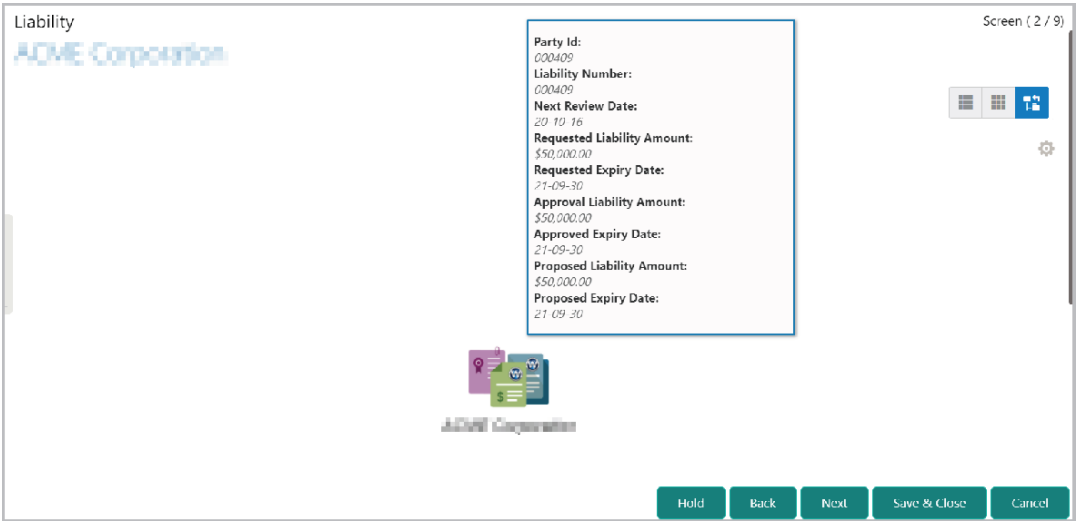
Next

Save & Close

Cancel

6. To change the layout of the Liability page to tree view, click the Tree View icon. The layout is changed as shown below:

Figure 4-49 Liability

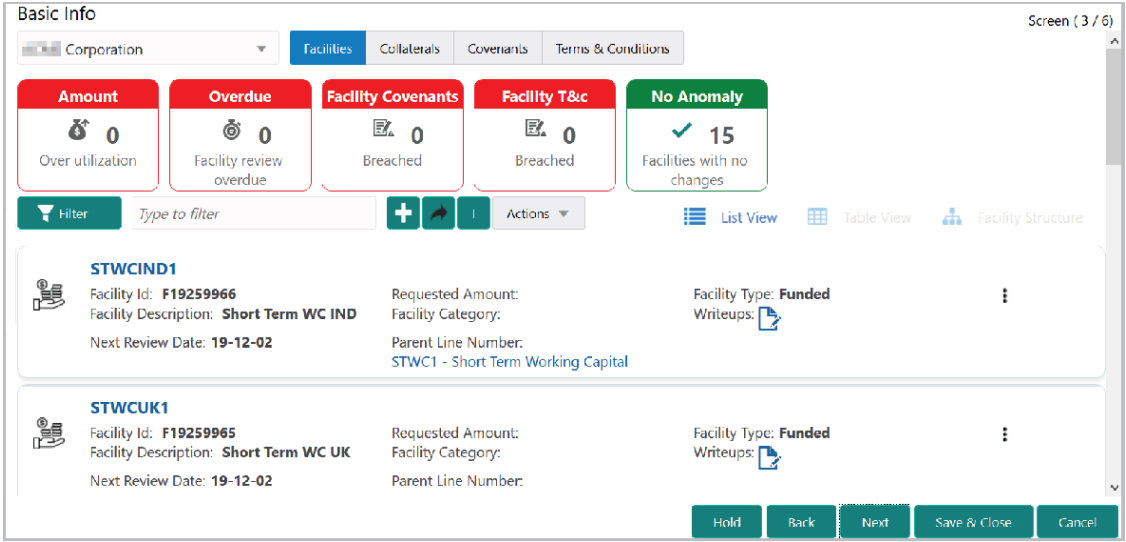


7. To go to the **Next** page, click **Next**. The Basic Info page appears.

4.22 Basic Info

In this data segment, the user can view and manage the Facilities, Collaterals, Covenants, and Terms and Conditions of the customer.

Figure 4-50 Basic Info



In the **Facilities** tab, the count of facilities that need to be reviewed are listed in the following widgets:

- Amount
 - Overdue
 - Facility Covenants
 - Facility T&C
 - No Anomaly
1. Click the count on required widget to view the facilities under a particular category.

Figure 4-51 Basic Info

Basic Info

Corporation

Facilities Collaterals Covenants Terms & Conditions

Amount 0 Over utilization

Overdue 0 Facility review overdue

Facility Covenants 0 Breached

Facility T&C 0 Breached

No Anomaly 15 Facilities with no changes

Filter Type to filter

Actions

STWCIND1

Facility Id: F19259966

Facility Description: Short Term WC IND

Next Review Date: 19-12-02

Requested Amount: 0

Facility Category: STWC1 - Short

Parent Line Number: STWC1 - Short

Facility Type: Funded

Writeups: 0

STWCUK1

Facility Id: F19259965

Facility Description: Short Term WC UK

Next Review Date: 19-12-02

Requested Amount: 0

Facility Category: STWC1 - Short

Parent Line Number: STWC1 - Short

Facility Type: Funded

Writeups: 0

Hold Back Next Save & Close Cancel

2. To take necessary action for the facility, select the facility and click **Actions**.
The following table describes the result of each action available in the **Actions** list of values:

Table 4-25 Basic Info

Actions	Result
Mark as no change required	The system will mark that no change is required for the facility
Change to new review date	The user can enter a new review date for the facility
Close Facility	The facility will be closed
Hold Facility	The system will hold the facility

3. Click on the required action.
You can directly create new facility or create facility using the Facility Template maintained at the Maintenance module in this data segment.

4.23 Create Facility without Template

1. To directly add the facility without using template, click the add icon.
The **New Facility** window is displayed.

Figure 4-52 New Facility

In the New Facility window, you can link the other bank facility and / or create new facility by adding the necessary information.

2. To link the other bank facility with a facility, enable the **Link existing facility** check box.
To add a new funding requirement:

Table 4-26 New Facility

Fields	Description
Line Code	Enter the Line Code .
Line Serial Number	Enter the Line Serial Number .
Facility Description	Enter the Facility Description .
Facility Id	Select the Parent Facility Id from the drop-down list.
Facility Type	Choose the Facility Type . The options available are Funded and Non Funded . You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the Facility Type is selected as Funded and the Cascade check box is enabled, the sub-facility of type Non Funded cannot be created.
Facility Category	Select the Facility Category from the drop-down list.
Currency	Search and select the Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the organization in Requested Amount field.
Next Review Date	Click the calendar icon and select the Next Review Date for the facility.
Tenor	Enter the Tenor for the facility.
Line Expiry Date	Select the Line Expiry Date .

Table 4-26 (Cont.) New Facility

Fields	Description
Commitment Status	Choose the Commitment Status for the facility. The options available are Committed and Uncommitted . You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the Commitment Status is selected as Committed and the Cascade check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.
Secured?	Enable the Secured? option, if collateral is available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the Cascade check box along with the Secured? option.
Revaluation Required	Enable the Revaluation Required check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable the Rate Agreement Required check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.
Save	To save the details and exit the New Facility window, click Save .
Save & Configure	To add further details about the facility, click Save & Configure .
Cancel	To exit the New Facility window without saving the information, click Cancel .

4.24 Modifying Facility Details

1. Click **Save & Configure** or click the edit icon in Basic Info page.
The **Facility Details** window is displayed.

Figure 4-53 Facility Details

The screenshot shows the 'Facility Details' window with a sidebar on the left containing links: Facility Basic Info, Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating, and FX Rate Revaluation. The main area contains the following fields:

- Line Code ***: Input field with a value.
- Parent Facility Id**: Dropdown menu with 'Select Parent Facility'.
- Currency ***: Input field with 'USD' and a search icon.
- Tenor**: Input field with '(in months)' and up/down arrows.
- Commitment Status**: Radio buttons for 'Committed' (selected) and 'Uncommitted', with a 'Cascade' checkbox.
- Line Serial Number ***: Input field with '1'.
- Facility Type ***: Radio buttons for 'Funded' (selected) and 'Non Funded', with a 'Cascade' checkbox.
- Requested Amount ***: Input field with '\$10,000.00'.
- Line Expiry Date ***: Calendar icon and input field with 'Sep 18, 2020'.
- Secured?**: Radio buttons for 'Secured' (selected) and 'Unsecured', with a 'Cascade' checkbox.
- Facility Description ***: Input field with 'Term Loan'.
- Facility Category**: Dropdown menu with 'Term Loan'.
- Next Review Date ***: Input field with 'Sep 10, 2020' and a calendar icon.
- Availability Period**: Input field with 'Availability Period'.
- Revaluation Required**: Checkbox.
- Rate Agreement Required**: Checkbox.

At the bottom, there is an 'Additional Fields' section with a plus icon and a 'Close' button.

2. Modify the facility details, if required.

4.25 Scheduling facility disbursement

1. Click **Schedule** from the left menu to add the details of the payment to be made on schedule basis.

Figure 4-54 Scheduling Required?

Scheduling Required?
☒

Scheduling Details

Add

Date	Amount	Action
No data to display.		

Comments

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Enter text here...

Post

No items to display.

Close

2. Enable the **Scheduling Required?** option. The **Add** button is enabled.
 3. Click **Add**.
- The **Scheduling Details** window is displayed.

Figure 4-55 Scheduling Details

Scheduling Details

Date *

Nov 30, 2020



Amount *

\$10,000.00

Create

Close

- Click the calendar icon in **Date** field and schedule the part of facility payment.
- Specify the **Amount** to be paid to the organization on the scheduled date.
- Click **Save**. Scheduling details are added and listed as shown below:

Scheduling Required?

Scheduling Details

Add

Date	Amount	Action
20-11-30	\$10,000.00	EditDelete
21-02-05	\$40,000.00	EditDelete

Comments

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[List Icon]

[List Icon]

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[List Icon]

[List Icon]

[Next Arrow]

Enter text here...

Post

No items to display.

Close

For field level information refer the below table.

Fields	Description
Add	To add another scheduling detail, click the Add button again.
Edit	To edit the scheduling detail, click the Edit button.
Delete	To delete the scheduling detail, click the Delete button.
Post	Click Post . Comment is posted below the Comments text box.

4.26 Adding Exposure Details

1. Click **Exposure** from the left menu to capture exposure information.

Figure 4-56 Adding Exposure Details

Exposure Type	Exposure Code	Action
No data to display.		

Close

You can associate any exposure maintained in **OBELCM** to the facility for tracking purpose.

- 2. Click the + (add) icon. A record is created for capturing the exposure details.
- 3. Type the **Exposure Type** and **Exposure Code** for the facility.
- 4. To add another exposure type and code, click the + (add) icon again.

Figure 4-57 Adding Exposure Details

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

- 5. To delete the exposure record, click the **Delete** icon in the **Action** column.

4.27 Adding Fee Details

1. Click **Fee** from the left menu to add fee preferences.

Figure 4-58 Adding Fee Details

Fee Details

Fee Preferences

Populate

Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

2. Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

4.28 Linking Facility to the Pool

You can link facility to the collateral pools maintained in the system by selecting the pool code.

1. Click **Pool Linkage** from the left menu.

Figure 4-59 Facility Linkages

Facility Linkages

Link facility

Facility Id	Code	Pool Contribution Amount	% Of Pool
No data to display.			

Close

2. Click **Link Facility**. The following window is displayed.

Figure 4-60 Link facility

Link facilityF20315600

Pool Code *

Select pool code

Link facilityClose

- 3. Select the required **Pool Code** from the drop-down list.
- 4. Click **Link Facility**.

4.29 Add Pricing Detail

- 1. To add pricing detail for the facility, click **Pricing** from the left menu.
If Facility Type is selected as Non Funded, Commission and Charges can be added in the Pricing section.
If Facility Type is selected as Funded, Interest and Charges can be added in the Pricing section.

Figure 4-61 Pricing

Pricing

CommissionCharges

Commission

FilterType to filter

No items to display.

Page 1 (0 of 0 items)1

- 2. To add commission details, click the add icon.
The **Commission Details** window is displayed.

Figure 4-62 Commission Details

Commission Details

Rate Type *
Fixed Rate

Rate Basis *
Quarterly

Commission Type *
Usance

Collection Period *
Advance

Currency *
INR

Minimum Commission Amount *
₹500,000.00

Commission Rate *
12

Save Cancel

For field level information refer the below table.

Table 4-27 Commission Details

Fields	Description
Rate Type	Select the Rate Type from the drop-down list.
Rate Basis	Select the commission collection frequency from the Rate Basis drop down list.
Commission Type	Select the Commission Type from the drop-down list.
Collection Period	Select the Collection Period from the drop-down list.
Currency	Search and select the Currency in which the commission has to be collected from the party.
Minimum Commission Amount	If Fixed Rate is selected as the Rate Type , specify the Minimum Commission Amount and the Commission Rate in the respective fields. If Flat Amount is selected as the Rate Type , specify the Commission Amount .
Save	Click Save . Commission details are added and listed in Commission tab.

- To cancel the operation, click **Cancel**.

Figure 4-63 Pricing

Pricing

Interest Charges

Interest

Filter Type to filter

No items to display.

Page 1 (0 of 0 items)

- To add interest details, click the add icon in **Pricing - Interest** section.

The **Interest Details** window is displayed.

Figure 4-64 Interest Details

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Fixed

Fixed Interest Rate *

12

Save

Cancel

For field level information refer the below table.

Table 4-28 Interest Details

Fields	Description
Component Name	Enter a name for the interest in Component Name field.
Component Type	Select the Component Type from the drop-down field.
Rate Type	Select Rate Type from the drop-down field. The options available are: Fixed, Floating and Special Amount.

5. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

Figure 4-65 Interest Details

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Floating

Rate Code *

LIBOR

Spread *

3

Interest Reset Cycle *

Monthly

Save

Cancel

6. If Floating is selected as **Rate Type**, enter or select the following details:

Figure 4-66 Interest Details

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Special Amount

Currency *

USD

Special Interest Amount *

\$3,000.00

Save

Cancel

7. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.
8. Click **Save**. Interest details are added and listed as shown below:

Figure 4-67 Facility Details

Facility Details

Pricing

Interest

Charges

Interest

Filter

Type to filter

×

+

Component Name: ABC

Component Type: Main

Rate Type: Special Amount

Page 1 of 1 (1 of 1 items)

⏪ < 1 > ⏩

Additional Fields

Save

Close

9. To add the charge details, click **Charges** tab in **Pricing** section and then click the **Add** icon.
- The **Charge Details** window is displayed.

Figure 4-68 Charge Details

Charge Details

Charge Code *

005

Charge Amount *

₹1,500.00

Is Charge Waived

☐

Minimum Charge Amount

Net Charge Amount

Waiver Remarks

Charge Currency *

INR

Charge Description

Processing Fees

Waived Amount

Maximum Charge Amount

Charge Base Amount

Save

Cancel

For field level information refer the below table.

Table 4-29 Charge Details

Fields	Description
Charge Code	Enter the Charge Code to mention the type of charge.
Charge Currency	Search and select the Charge Currency .
Charge Amount	Specify the Charge Amount for the facility.
Charge Description	Enter the Charge Description .
Is Charge Waived	Enable Is Charge Waived option, if waiver can be claimed for this charge.
Details	Enter the following details in respective fields: • Waived Amount • Minimum Charge Amount • Maximum Charge Amount • Net Charge Amount • Charge Base Amount • Waiver Remarks

10. Click **Save**. Charge details are added and listed as shown below:

Figure 4-69 Pricing

The screenshot shows the 'Pricing' window with a tab for 'Charges'. Below the tab, there is a 'Filter' button and a text input field 'Type to filter'. To the right of the input field are icons for adding, editing, and deleting items. Below these, the details of a single charge are displayed:

- Charge Code:** 005
- Charge Description:** Processing Fees
- Minimum Charge Amount:**
- Waiver Remarks:**
- Charge Currency:** INR
- Is Charge Waived:** false
- Maximum Charge Amount:**
- Charge Amount:** ₹1,500.00
- Waived Amount:**
- Net Charge Amount:**

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation icons.

Note

To add more charges for the facility, click the add icon again and provide the charge details.

For field level information refer the below table.

Table 4-30 Pricing

Fields	Description
Edit	To edit the charge details, click the added charge and then click the Edit icon.
Delete	To delete the charge details, click the added charge and then click the Delete icon.
Table icon	To change the list view to table view, click the Table icon at the right corner.

4.30 Linking Facility with Collateral

In case you want to secure facility with collateral, you can link the facility and the available collateral.

Note

To link facility with the collateral, collateral must be added in the **Collateral** data segment.

- 1. Click **Facility Collateral Linkage** from the left menu.
The **Facility Details** screen is displayed.

Figure 4-70 Facility Details

The screenshot shows the 'Facility Details' screen for a 'Term loan for [Redacted] - TL'. On the left is a sidebar with menu items: Facility Basic Info, Exposure, Fee, Pricing, Facility collateral linkage (highlighted), and Credit Rating. The main area is titled 'Facility-Collateral Linkage' and contains a filter bar with a 'Filter' button and a text input 'Type to filter'. Below the filter bar, it says 'No items to display.' and shows a pagination control for 'Page 1 (0 of 0 items)' with navigation arrows. A 'Close' button is in the bottom right corner.

- 2. To link facility with a collateral, click the add icon.
The **Facility-Collateral Linkage** window appears:

Figure 4-71 Facility-Collateral Linkage

The screenshot shows the 'Facility-Collateral Linkage' window with the following fields:

- Collateral Code ***: A dropdown menu showing 'COL202960722-Crop'.
- Collateral Description**: A text field containing 'CROP category'.
- Collateral Currency**: A text field containing 'INR'.
- Collateral Value**: A text field containing '₹90.00'.
- Amount Basis**: A dropdown menu showing 'Amount'.
- Linked Percentage ***: A text field containing '100%'.
- Linked Amount ***: A text field containing '₹90.00'.
- Order number ***: A text field containing '1' with up and down arrow buttons.

At the bottom right are 'Save' and 'Cancel' buttons.

For field level information refer the below table.

Table 4-31 Facility-Collateral Linkage

Fields	Description
Collateral Code	Select the Collateral Code from the drop-down list. The collateral added in Collateral data segment are displayed in the drop-down list. On selecting the Collateral Code , the following details get populated in the corresponding fields: - Collateral Description - Collateral Currency - Collateral Value You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.
Amount Basis	Select the Amount Basis from the drop-down list. The options available are: Amount and Percentage .
Linked Amount	If Amount is selected as Amount Basis , specify the Linked Amount . The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.
Linked Percentage	If Percentage is selected as Amount Basis , specify the Linked Percentage . The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
Order number	In the Order number field, specify the collateral utilization order for example 1, or 2. If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (example: Line amount) with order number 1 is utilized.

- Click **Save**. Facility Collateral Linkage details are added and displayed as shown below:

Figure 4-72 Facility details

- To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.
- To modify the linkage details, select the record from the list and click the **Edit** icon next to **Add** icon.
- To delete the linkage details, select the record from the list and click the **Delete** icon.
- To change the layout of **Facility-Collateral Linkage** screen to table view, click the **Table View** icon at top right corner.

4.31 Adding Credit Rating

If the facility is rated by the rating organizations, you can add the ratings of facility under Credit Ratings menu.

Figure 4-73 Adding Credit Rating

History

No items to display.

Close

- Click the **Add** icon. The **Credit Rating** window is displayed.

Figure 4-74 Credit rating

Credit Rating

Agency Name *
Moody's

Outlook *
Positive

Grade *
AAA

Score *
10

Effective Date *
May 1, 2018

Year Of Rating *
2018

Recommend
☒

CreateClose

For field level information refer the below table.

Table 4-32 Credit rating

Fields/ Icon	Description
Agency Name	Select the name of agency by which the facility is rated from the Agency Name drop-down list.
Outlook	Select the Outlook of the rating from the drop-down list.
Grade	Select the Grade of the rating from the drop-down list.
Score	Specify the Score provided for the facility.
Effective Date	Click the calendar icon in the Effective Date field and select the date on which the rating is provided.
Year Of Rating	The Year Of Rating is automatically populated based on the selected Effective Date.
Recommend	Enable the Recommend option, if the facility is recommended by the rating agency.
Create	Click Create . The rating is added and displayed in the Credit Rating page. To view the history of credit ratings added during different processes, click the History icon.
Filter	To filter the credit ratings in the History window, click the Filter icon and select the Agency Name or directly type the agency name in Type to filter text box.

4.32 Adding FX Rate Revaluation Details

You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.

Figure 4-75 FX Rate Revaluation

The screenshot shows a web interface for 'FX Rate Revaluation'. At the top, there is a filter bar with a 'Filter' button, a text input field labeled 'Type to filter', and icons for adding (+), editing (pencil), and deleting (trash). To the right of the filter bar are window control icons. Below the filter bar, the main content area displays 'No items to display.' Below this, there is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows. A 'Close' button is located in the bottom right corner.

- Click the **Add** icon.
The **FX Rate Revaluation** window is displayed.

Figure 4-76 FX Rate Revaluation details

FX Rate Revaluation Details	
Module *	Product *
MC	FCUB
Currency *	FX Rate Type *
USD	Mid
Rate Input Method *	Rate Fixing Days *
Derived	1
Revaluation Frequency *	Revaluation Effective Date *
Weekly	Value Date
Exchange Rate Code *	
Standard	
☒ Ignore Holidays *	Holiday Check *
	Currency
Holiday Currency *	Schedule Movement *
USD	Move Backward
☒ Move Across Month *	☒ Cascade Scheduled *
Create Cancel	

For field level information refer the below table.

Table 4-33 FX Rate Revaluation details

Fields/ Icons	Description
Module	In the Module field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)
Product	In the Product field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)
Currency	Select the Currency for which the FX rate has to be applied.

Table 4-33 (Cont.) FX Rate Revaluation details

Fields/ Icons	Description
FX Rate Type	Select the FX Rate Type from the drop-down list. The options available are: Mid, Sell, and Buy.
Rate Input Method	Select the Rate Input Method from the drop-down list. The options available are Derived and Fixed. If Rate Input Method is selected as Derived, the Exchange Rate Code field appears. You must select the required exchange rate code from the list of codes maintained in the mentioned Product. If Rate Input Method is selected as Fixed, the Fixed Rate field appears. You must specify the fixed rate for the revaluation.
Rate Fixing Days	Specify the Rate Fixing Days . The value must be between 1 to 5. If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.
Revaluation Frequency	Select the Revaluation Frequency from the drop-down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.
Revaluation Effective Date	Select the Revaluation Effective Date from which the revaluation should happen. The options available are: Value Date and Calendar Date.
Ignore Holidays	Enable the Ignore Holidays check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
Holiday Check	Select the Holiday Check option from the drop-down list. The options available are Currency, Both, and Local. The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.
Holiday Currency	Select the Holiday Currency for which the holiday table must be checked.
Schedule Movement	Select the Schedule Movement option from the drop-down list. The options available are: Move Backward and Move Forward.
Move Backward	If Move Backward option is selected, the system will schedule the revaluations that are due on holiday before the holiday.
Move Forward	If Move Forward option is selected, the system will schedule the revaluations that are due on holiday after the holiday.
Move Across Month	Enable the Move Across Month check box, if required. If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.
Cascade Schedule	Enable the Cascade Schedule check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday.
Revaluation Frequency	For example, if the Revaluation Frequency is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected Schedule Movement option, then from the next month (February), the schedule is shifted to 2nd of every month if the Cascade Schedule check box is enabled.
Create	Click Create . The FX rate revaluation details are saved.
Edit	To modify the added FX rate revaluation details, select the record and click the Edit icon.
Delete	To delete the added FX rate revaluation details, select the record and click the Delete icon.

4.33 Viewing Utilization History

The system allows you to view the facility utilization history for up to last 12 months in the Utilization History screen. The utilization amount is displayed in both the utilization currency and facility currency.

1. Click **Utilization History** from the left menu. The following screen appears:

Figure 4-77 Utilization History

TESTTLO - TL

Facility Details

- Facility Basic Info
- Schedule
- Exposure
- Fee
- Pool linkage
- Pricing
- Facility collateral linkage
- Credit Rating

Utilization Log

From Date * To Date *

Unit Type	Transaction Date	Source Code	User Reference	Utilization Amount in Utilization currency	Utilization Amount in Facility currency
	Mar 1st 2020		0000890	\$10,000.00	\$10,000.00

2. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.
3. Click **Fetch**. The utilization history is displayed.
4. To exit the Facility Details window, click **Close**.

4.34 Creating Facility with Template

1. To create the facility using template, click the **Facility Template (T)** icon.
The **Facility Template** window is displayed.

Figure 4-78 Facility Template

The screenshot shows the 'Facility Template' window. At the top, there's a header bar. Below it, on the left, is a 'Template Code' search field with '0022' entered. On the right, the 'Template Name' is 'Test Template'. A central pane displays a tree view under 'Facility Template' with a 'Liability' folder expanded, showing two items: 'Working capital facility (1112)' and 'Term Loan Facility (2233)'. At the bottom right, there are 'Submit' and 'Close' buttons.

2. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
3. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below:

Figure 4-79 Available Facility

This screenshot shows the same 'Facility Template' window, but the 'Available Facility' section on the left is now expanded. It lists four options: 'Working Capital Finance', 'Term Loan', 'Letter of Credit', and 'Guarantee'. The central pane remains the same, showing the 'Liability' folder with its two facilities. The 'Submit' and 'Close' buttons are still at the bottom right.

4. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.
5. To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:

Figure 4-80 Facility Template

For field level information refer the below table.

Table 4-34 Facility Template

Fields	Description
Facility Description	Enter the Facility Description .
Next Review Date	Select or specify the Next Review Date for the facility.
Currency	Search and select the Currency for the Requested Amount.
Requested Amount	Specify the Requested Amount .
Save	Click Save .
Submit	After providing details for all the facilities in the Facility Template section, click Submit . Facility is created and listed in the Basic Info page.

4.35 Creating Sub Limit

You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility.

While creating sub-limit, the Tenor and Line Expiry Date for the facility cannot be more than that of the parent facility.

1. Click the Hamburger icon at the corresponding facility record and select **Create Sub Limit**. The **Facility Details** window is displayed.

Figure 4-81 New Facility

New Facility

☐ Take over other bank facility

Line Code *
22

Parent Facility Id
TERMLOAN3 - test

Currency *
USD

Tenor
12

Commitment Status
☒ Committed ☐ Uncommitted ☐ Cascade

Line Serial Number *
33

Facility Type *
☐ Funded ☒ Non Funded ☐ Cascade

Requested Amount *
\$50,000.00

Line Expiry Date *
Nov 30, 2021

Secured?
☒ Secured ☐ Cascade

Facility Description *
Facility for Tata motors

Facility Category
Term Loan

Next Review Date *
Dec 31, 2020

Availability Period
Availability Period

☒ Revaluation Required
☒ Rate Agreement Required

Additional Fields
UDF

Save Save & Configure Close

2. Provide the necessary details to create sub-limit and click **Save**. Sub-limit is created. The **Funding Requirement** page is displayed.

Figure 4-82 Funding Requirement

Funding Requirement OFSS

Screen (6 / 9)

Liability details

004 Branch	202374510 Liability Number	\$50,000.00 Requested Liability Amount
---------------	-------------------------------	---

Filter Type to filter

List View Table View Facility Structure

2235 NEW Facility Id: F20241653 Facility Description: Second sub-facility Parent Line Number: 2233 - Term Loan Facility	Requested Amount: \$5,000.00 Facility Category: Term Loan	Product Type: funded Next Review Date: 20-09-30
2234 NEW Facility Id: F20241652 Facility Description: First sub limit Parent Line Number: 2233 - Term Loan Facility	Requested Amount: \$5,000.00 Facility Category: Term Loan	Product Type: funded Next Review Date: 20-09-30

Hold Back Next Save & Close Cancel

4.36 Remove Facility

- To delete the facility, click the Hamburger icon at the corresponding facility record and select **Remove Facility**.

4.37 Link Document

1. To link documents with the facility, click the Hamburger icon at the corresponding facility record and select **Link Document**. The **Document** window listing the mandatory and optional documents maintained for the facility appears.

Figure 4-83 Link Document

Document

Add New Documents

	DOC20322414 PENDING MANDATORY Document Type: Address Proof Entity Type: Facility(F20322627)	Document Code: Aachar Card Application Number: APP203228490	Document Expiry Date: Linked To:	Upload Document Link Existing Document
	DOC20322415 PENDING OPTIONAL Document Type: Collateral Agreement Entity Type: Facility(F20322627)	Document Code: Application Form Application Number: APP203228490	Document Expiry Date: Linked To:	
	DOC20322416 PENDING MANDATORY Document Type: Credit Proposal Entity Type: Facility(F20322627)	Document Code: Legal Aggrement Document Application Number: APP203228490	Document Expiry Date: Linked To:	

Close

2. To upload the listed documents, click the Hamburger icon in the required item and select **Upload Document**. The **Document** window with pre-populated document details appears:

Figure 4-84 Upload Document

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	AADHARCARD	Aadhar Card
Document Expiry Date	Remarks	Drop files here or click to select Selected Files []	
Nov 30, 2020			

Upload

Close

3. In the **Drop files here or click to select** section, drag and drop or click and upload the necessary document.
4. Click **Upload**.

If you want to link the documents that are already uploaded with the facility, you can use the **Link Existing Document** option available under the Hamburger icon to link the existing documents.

If you want to upload any new document that is not listed in the Documents window, click **Add New Documents** and upload the document.

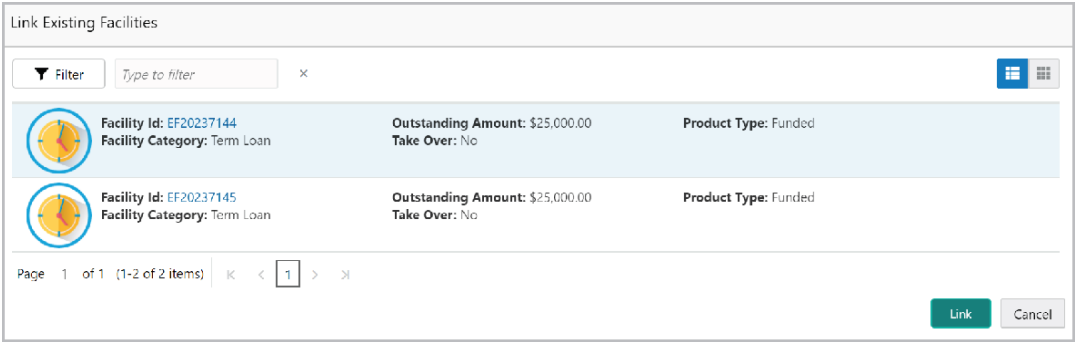
4.38 Link Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities in credit proposal process, you can link the other bank facilities with the created facility using this option.

1. Click the **Link Existing Facilities** icon next to the **Add New Facility** icon.

The **Link Existing Facilities** window listing all the other bank facilities appears:

Figure 4-85 Link Existing Facilities



2. To filter the required other bank facility, click the **Filter** icon and select the search parameters or directly specify the other bank facility detail in the **Type to filter** text box.
3. To change the layout of the Link Existing Facilities window, use the **List View** and **Table view** icons at the top right corner.
4. Select the required other bank facility and click **Link**. Other bank facility is linked to the created facility.

4.39 Filtering Facility

1. To filter the required facility, provide the facility detail in **Type to filter** text box or click the **Filter** icon.

The **Filter** window is displayed.

Figure 4-86 Filter

Filter

Reset

Apply

Limit

☒ Joint Customer

Status

☒ New ☐ Amended ☐ Removed

Facility Type

☒ Funded ☐ Non Funded

Product Type

☒ Term Loan ☐ Working Capital Finance
☐ AR Finance ☐ OverDraft ☐ Letter Of Credit
☐ Guarantee ☐ Others

Currency

From Amount

To Amount

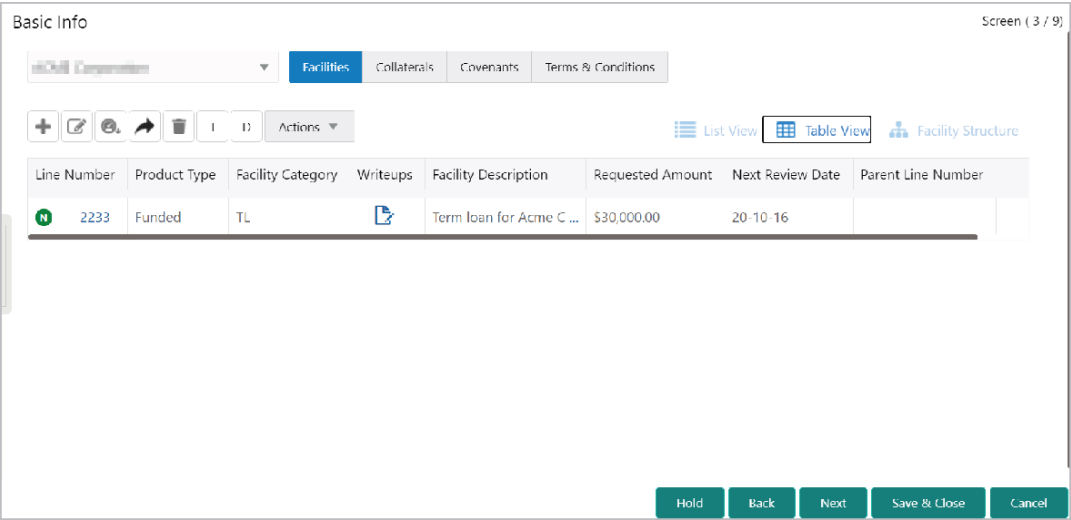
For field level information refer the below table.

Table 4-35 Filter

Fields	Description
Filter	Enter or select the Filter parameters.
Apply	Click Apply . Facility that matches the filter parameters are displayed.
Facility	To delete the facility, Select the Facility and click Delete icon.

2. To change the layout of facility details to table view, click the **Table View** icon.

Figure 4-87 Table View



For field level information refer the below table.

Table 4-36 Table View

Fields	Description
Line Number	To view the facility details in table view, click the Line Number .
Writeup	To capture writeup for the facility, click the Writeup icon.
Facility Structure	To change the layout of facility details to tree view, click the Facility Structure icon.
Arrow	To add facility details for the child party, click the Arrow next to the party name in the top left corner. Customer list appears.
Child party	Select the required Child party . Funding Requirement page appears.
facility details	Add the facility details for the child party.

3. To view, add, modify or delete the customer collateral, click the **Collateral tab**.

Figure 4-88 Collaterals tab

Basic Info

Screen (3 / 9)

FacilitiesCollateralsCovenantsTerms & Conditions

+ Add

<> View

Edit

Delete

No items to display.

Page 1 of 0 (1 - 0 of 0 items)<K<>>X

Hold

Back

Next

Save & Close

Cancel

4. To add information about new collateral, click the **Add** icon.
The **Collateral Details** window is displayed.

Figure 4-89 Collateral Details

Collateral Details

Collateral Type *

Bond

Collateral Description *

Property Bond

Collateral Currency *

INR

Purpose Of Collateral *

Security

Charge Hierarchy *

1

2

3

Owner Estimated Value *

₹50,000,000.00

Create

Cancel

For field level information refer the below table.

Table 4-37 Collateral Details

Fields	Description
Collateral Type	Select the Collateral Type from the drop-down list.
Collateral Description	Enter the Collateral Description .
Charge Hierarchy	Choose the Charge Hierarchy .
Collateral Currency	Search and select the currency in which the collateral is evaluated from Collateral Currency search box.
Owner estimated value	Specify the Owner estimated value of the collateral.
Purpose Of Collateral	Enter the Purpose Of Collateral .

5. Click **Create**. Collateral details are added and listed as shown below:

Figure 4-90 Create

Collaterals
OFSSS

Screen (7 / 9)

+ Add View Edit Delete

	Collateral Code: COL202480492 Collateral Value: \$5,000.00	Type: Vehicle Held Collateral Value: \$5,000.00	Category: Passenger Vehicle Collateral Status: Active	Collateral Currency: USD Document Status:
	Collateral Code: COL202480474 Collateral Value: \$500,000.00	Type: Vehicle Held Collateral Value: \$50,000.00	Category: Passenger Vehicle Collateral Status: Active	Collateral Currency: USD Document Status:

Page 1 of 1 (1 - 2 of 2 items) K < 1 > X

Field Back Next Save & Close Cancel

Note

To add details about more collateral, click the **Add** icon again and provide the details.

For field level information refer the below table.

Table 4-38 Create

Fields	Description
Filter	To filter the required collateral, click the Filter icon and specify the filter parameters or directly type the collateral detail in Type to filter text box.
Edit	To edit the collateral details, select the corresponding record and click the Edit icon.
Delete	To delete the collateral details, select the corresponding record and click the Delete icon.
Table View	To change the layout of Collateral page to table view, click the Table View icon at the right corner.

Table 4-38 (Cont.) Create

Fields	Description
Next	To add collateral details for the child party, click the arrow Next to the party name in the top left corner. Customer list appears.

6. Select the required child party. Collateral page appears.
7. Add the collateral details for the child party.
8. To view, modify, add or delete the Covenants, click the **Covenants** tab.

Figure 4-91 Covenants

Basic Info Screen (3 / 9)

Facilities Collaterals **Covenants** Terms & Conditions

Overview

Filter + -

No items to display.

Page 1 of 0 (1 - 0 of 0 items) < >

Hold Back Next Save & Close Cancel

For information on viewing, modifying, adding or deleting the Covenants, refer [Customer Covenants](#)

9. To view, modify, add or delete the terms and conditions for customer, click the **Terms & Conditions** tab.

Figure 4-92 Terms & Conditions

Basic Info Screen (3 / 9)

Facilities Collaterals Covenants **Terms & Conditions**

Filter + -

No items to display.

Page 1 of 0 (1 - 0 of 0 items) < >

Hold Back Next Save & Close Cancel

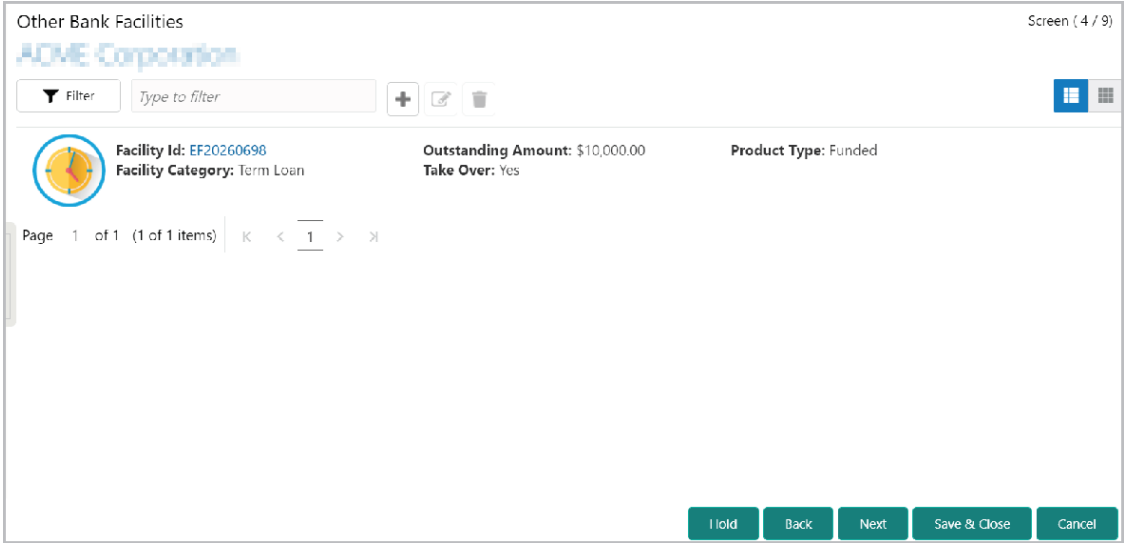
For information on viewing, modifying, adding or deleting the Terms and Conditions, refer [Terms & Conditions](#)

- 10. To go to the next page, click **Next** in the **Basic Info** page. The Other Bank Facilities page appears.

4.40 Other Bank Facilities

Details about the facilities availed by the party from other banks are displayed in this data segment. If the party has availed new facilities in addition to the listed facilities from other banks, you can add them in this page.

Figure 4-93 Other Bank Facilities



- 1. Click the **Add** icon.
The **Facility Details** window is displayed.

Figure 4-94 Facility Details

Facility Details

Bank Name *

Corp Bank

Branch Name

Urban Branch

Sanction Letter Available

☒

Facility Type *

☒ Funded ☐ Non Funded

Facility Category *

Term Loan ▼

Sanctioned Year

2019 ▼ ▲

Take Over

☒

Currency *

USD 🔍

Sanctioned Amount *

\$10,000,000.000

Outstanding Amount

\$5,000,000.000

Rate of Interest

12 ▼ ▲

Tenor

30 ▼ ▲

Secured

☒

Create

Cancel

For field level information refer the below table.

Table 4-39 Facility Details

Fields	Description
Other Bank Name and Branch Name	Enter the Other Bank Name and Branch Name .
Sanction Letter Available	Enable the Sanction Letter Available option, if sanction letter is available for the other bank facility.
Facility Type	Choose the Facility Type . The options available are Funded and Non-Funded .
Facility Category	Select the Facility Category from the drop-down list.
Sanctioned Year	Enter the year in which facility is sanctioned by the other bank in the Sanctioned Year field.

Table 4-39 (Cont.) Facility Details

Fields	Description
Take Over	Enable the Take Over option to add the other bank facility in funding requirement hop.
Currency	Search and select the Currency for the Sanctioned Amount.
Sanctioned Amount	Specify the initial amount of other bank facility in the Sanctioned Amount field.
Outstanding Amount	Specify the Outstanding Amount to be paid by the party.
Rate of Interest	Specify the Rate of Interest at which facility is offered by the other bank.
Tenor	Specify the Tenor of the other bank facility.
Secured	Enable the Secured switch, if the other bank facility is secured with collateral.
Create	Click Create . Other bank facility is added and displayed the Other Bank Facilities page.
Filter	To filter the required facility, click the Filter icon and specify the filter parameters or directly type the facility detail in the Type to filter text box.
Save	Modify the required information and click Save .
Delete	To delete the other bank facility information, Select the facility and click the Delete icon.
Select	To modify the other bank facility information, Select the required facility and click the Edit icon. The Facility Details window appears.

- To add other bank facility detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.
- Select the required child party. The Other Bank Facilities page appears.
- Add the other bank facility information of the child party and click **Next**. The Groupwise Exposure page appears.

4.41 Groupwise Exposure

In this data segment, the user can add details of the party or the connected party's exposure with your bank.

Figure 4-95 Groupwise Exposure

Groupwise Exposure

Screen (5 / 9)

ACME Corporation

Filter

Type to filter

+

Total Gross Limit : \$100,000.00

Entity Name: Uniserve Bank

Currency: USD

Tenor: 24

Customer Name: OFSS

Approved Limit: \$100,000.00

Commitment Status: Committed

Relation: Borrower

Outstanding Limit Amount: \$50,000.00

Page 1 of 1 (1 - 1 of 1 items)

<

1

>

Hold

Back

Next

Save & Close

Cancel

1. Click the **Add** icon.
The **Groupwise Exposure Details** window is displayed.

Figure 4-96 Groupwise Exposure Details

Groupwise Exposure Details

Entity Name *

Uniserve Bank

Customer Name *

OFSS

Relation *

☒ Borrower ☐ Connected Party

Currency *

INR

Approved Limit *

₹6,000,000.00

Outstanding Limit Amount *

₹2,000,000.00

Tenor *

24

Commitment Status *

Committed

Create

Cancel

For field level information refer the below table.

Table 4-40 Groupwise Exposure Details

Fields	Description
Entity Name	In Entity Name field, enter your bank name.
Customer Name	In Customer Name field, enter the name of the party or the child party.
Relation as Borrower	Select the Relation as Borrower , if party name is provided in the Customer Name field. If child party name is provided in the Customer Name field, select the Relation as Connected Party .
Currency	Search and select the Currency in which the facility is offered by the bank.
Commitment Status	Select the Commitment Status from the drop don list. The options available are Committed and Uncommitted .

2. Specify the following details about the facility:
 - Approved Limit
 - Outstanding Limit Amount
 - Tenor
3. Click **Create**. Groupwise exposure details are added and displayed as shown below:

Figure 4-97 Groupwise Exposure

Connected Parties Screen (5 / 9)

OFSSS ▾

Filter × + ✎ 🗑️

No items to display.

Page of 0 (1 - 0 of 0 items) | K < > >|

Hold Back Next Save & Close Cancel

For field level information refer the below table.

Table 4-41 Groupwise Exposure

Fields	Description
List view	To change the table view to list view, click the List view icon at the right corner. Note: If the party or child party has availed more than one facility from your bank, add all the groupwise exposure details by clicking Add icon again.
Filter	To filter the required groupwise exposure, click the Filter icon and specify the filter parameters or directly provide the exposure detail in the Type to filter text box.
Edit	To edit the groupwise exposure information, Select the required exposure from the list and click the Edit icon.
Delete	To delete the groupwise exposure information, Select the exposure and click the Delete icon.
Next	To add groupwise exposure detail of the child party, click the arrow Next to the party name in the top left corner. Customer list appears.

4. Select the required child party. The Groupwise Exposure page is displayed.
5. Add the groupwise exposure information of the child party and click **Next**. The Connected Parties is displayed.

4.42 Connected Party

If the connected party of your customer is already linked with your bank, the connected party information can be added during proposal evaluation.

Figure 4-98 Connected Parties

1. Click the **Add** icon.
The **Connected Parties Details** window is displayed.

Figure 4-99 Connected Party Details

For field level information refer the below table.

Table 4-42 Connected Party Details

Fields	Description
Customer No	Search and select the Customer No of the connected party.
Fetch Details	Click Fetch Details . Following details about the connected party are fetched and displayed: - Name - Total Gross Facility - Total Net Facility - Cash Cover - Approved Funded Sell Down - Approved Unfunded Sell Down - Facility Details
Facility Details	To change the view of Facility Details , click the required icon from List View, Table View and Tree View icons.
Create	Click Create . Connected party details are added and displayed in the Connected Parties page.
List view	To change the layout of Connected Party page to list view, click the List view icon at the right corner. Note: If your customer has more than one connected party in your bank, add all the connected parties details by clicking add icon again.
Filter	To filter the required connected party, click the Filter icon and specify the filter parameters or directly type the connected party detail in the Type to filter text box.
Edit	To edit the connected party details, Select the required party and click the Edit icon.
Delete	To delete the connected party, Select the required party and click the Delete icon.
Next	To add connected party details for the child party, click the arrow Next to the party name in the top left corner. Customer list appears.

2. Select the required child party. **Connected Parties** page appears.
3. Add the connected party details for the child party and click **Next**. The **Write Up** page is displayed.

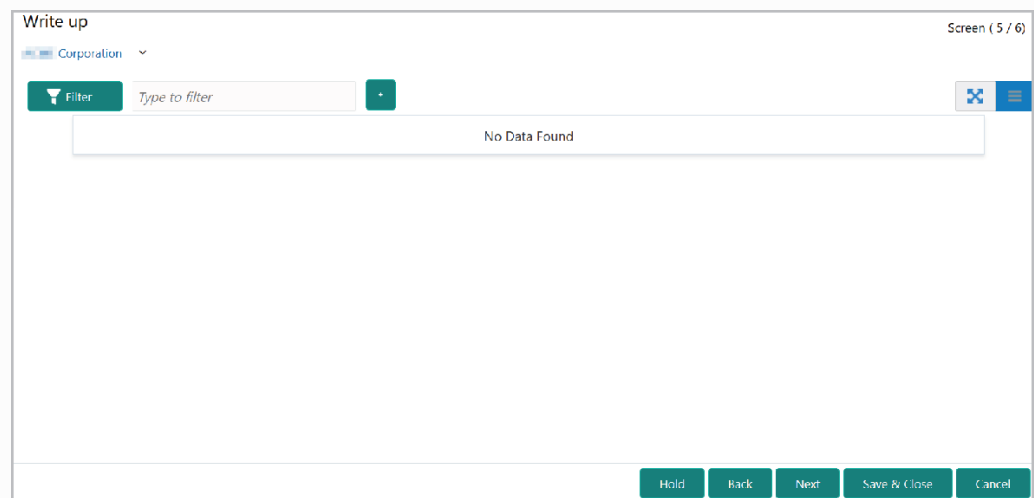
4.43 Write Up

You can add writeup for different writeup categories maintained in the system, if observations or additional customer information are available for the categories.

Note

Write up data segment appears only if that data segment is enabled in the Maintenance module.

Figure 4-100 Write up



1. Click the **Add** icon.
The **Write Up** window is displayed.

Figure 4-101 Write Up

Writeup

Writeup Category * BOVR

Business overview

B

I

U

ƒ

A

- size -

H1

H2

>

Sample writeup

Create

Cancel

- 2. Click the search icon in the **Writeup Category** field. The Fetch Writeup Category window with the list of categories maintained in the Maintenance module appears:

Figure 4-102 Writeup Category

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

Page 1 of 1 (1 - 7 of 7 items)

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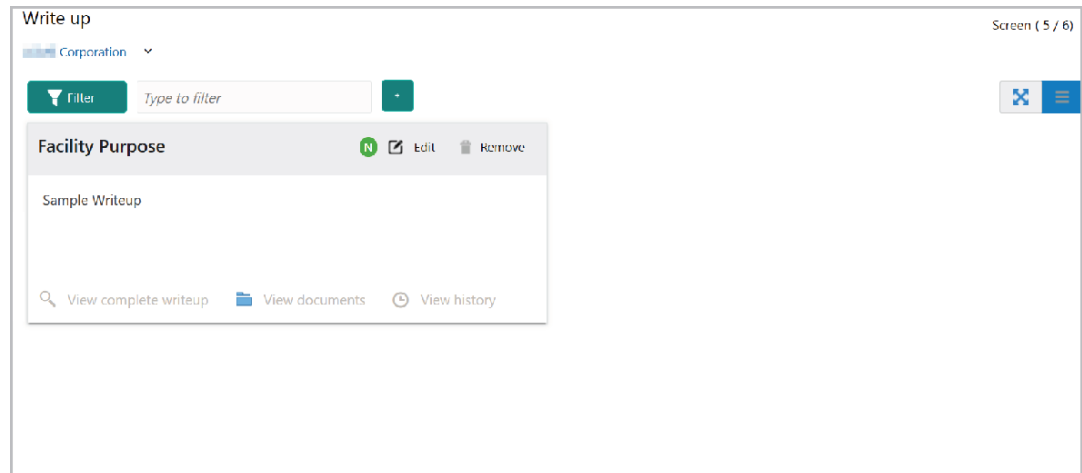
<

1

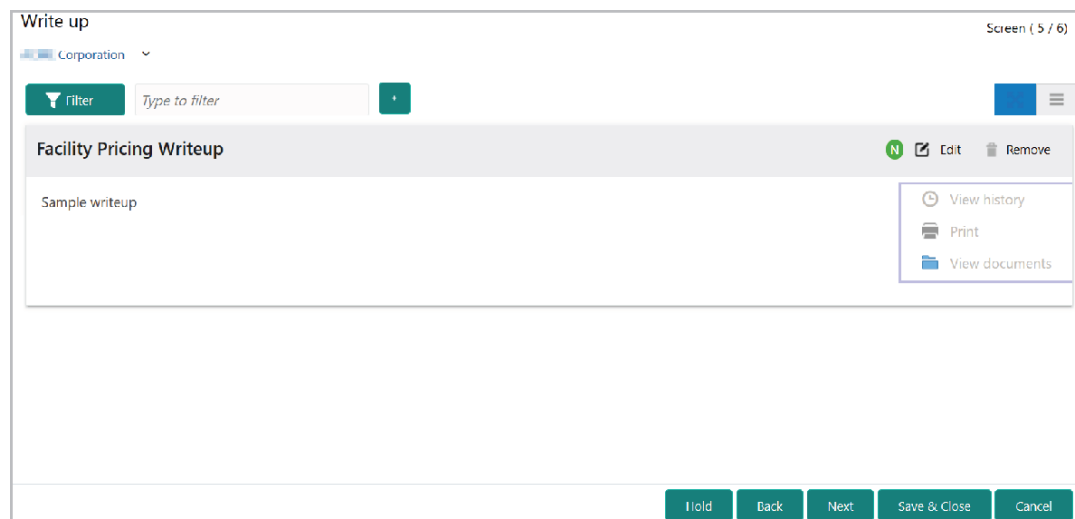
>

⌕

- 3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
- 4. Enter the observations in the text box and click **Create**. The observations are added in the **Write Up** page as shown below:

Figure 4-103 Write up

- To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:

Figure 4-104 Write up

For field level information refer the below table.

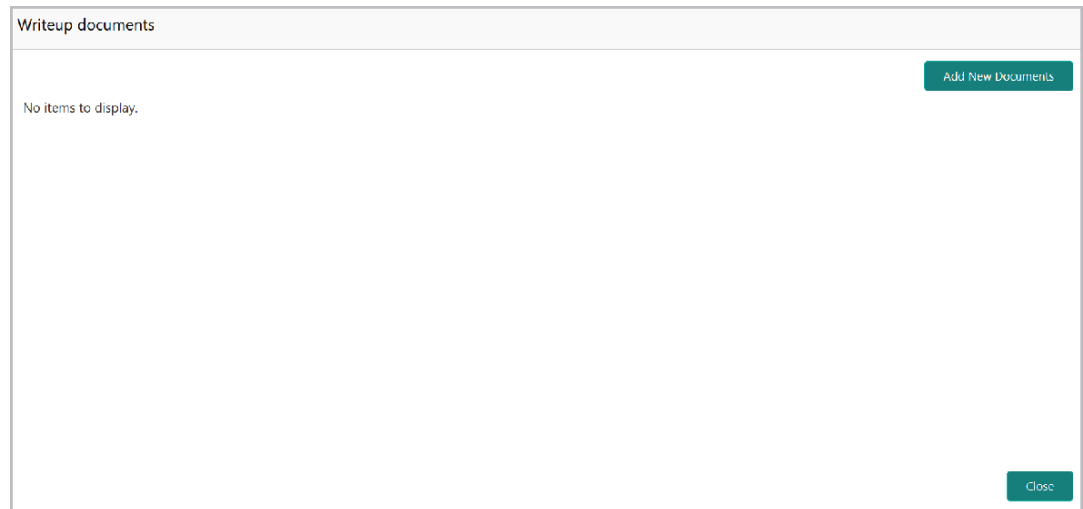
Table 4-43 Write up

Fields	Description
Edit	To modify the writeup, click the Edit icon and change the information.
Remove	To delete the writeup, click the Remove icon. A confirmation message appears.
View history	To view the writeup history, click the View history icon.
Print	To print the write up, click the Print icon. Note: To print the write up from tile view, click the View complete writeup icon and then click the Print icon.

Table 4-43 (Cont.) Write up

Fields	Description
Yes	Click Yes . The writeup is removed.

6. To attach or view writeup related documents, click **View Documents** icon.
The **Writeup documents** window is displayed.

Figure 4-105 Writeup documents

7. To add new documents, click **Add New Documents**.
8. To exit the Writeup documents window, click **Close**.
9. To go to the next page, click **Next**. The **Summary** page appears.

4.44 Summary

The Summary page displays all the information added in the previous data segments for verification.

Figure 4-106 Summary

Summary Screen (5 / 6)

Corporation

Party Information

Corporation , A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	2	3

Entities	Other Bank Facilities		Facilities
0 Added	0 Total Facility	0 Total Takeover	0 Added

Collaterals	Pricing		
0 Added	Interest	Charge	Commission
	0 Added	0 Added	0 Added

▶ Pricing
 ▶ Entities
 ▶ Other Bank Facilities
 ▶ Facilities
 ▶ Collaterals

Hold Back Next Save & Close Cancel

- Click and expand the following sections for detailed information:
 - Pricing
 - Entities
 - Other Bank Facilities
 - Facilities
 - Collateral
- If modification is not required, click **Next**.
- Click **Back** and edit the required information to modify the provided information.
- Click **Next**.

The **Comments** page is displayed.

4.45 Comments

The Comments data segment allows to capture overall remarks for this stage. Posting comments help the user of next stage to make better decision.

Figure 4-107 Comments

Comments

Screen (9 / 9)

B

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T

A

- size -

H1

Enter text here...

Post

No items to display.

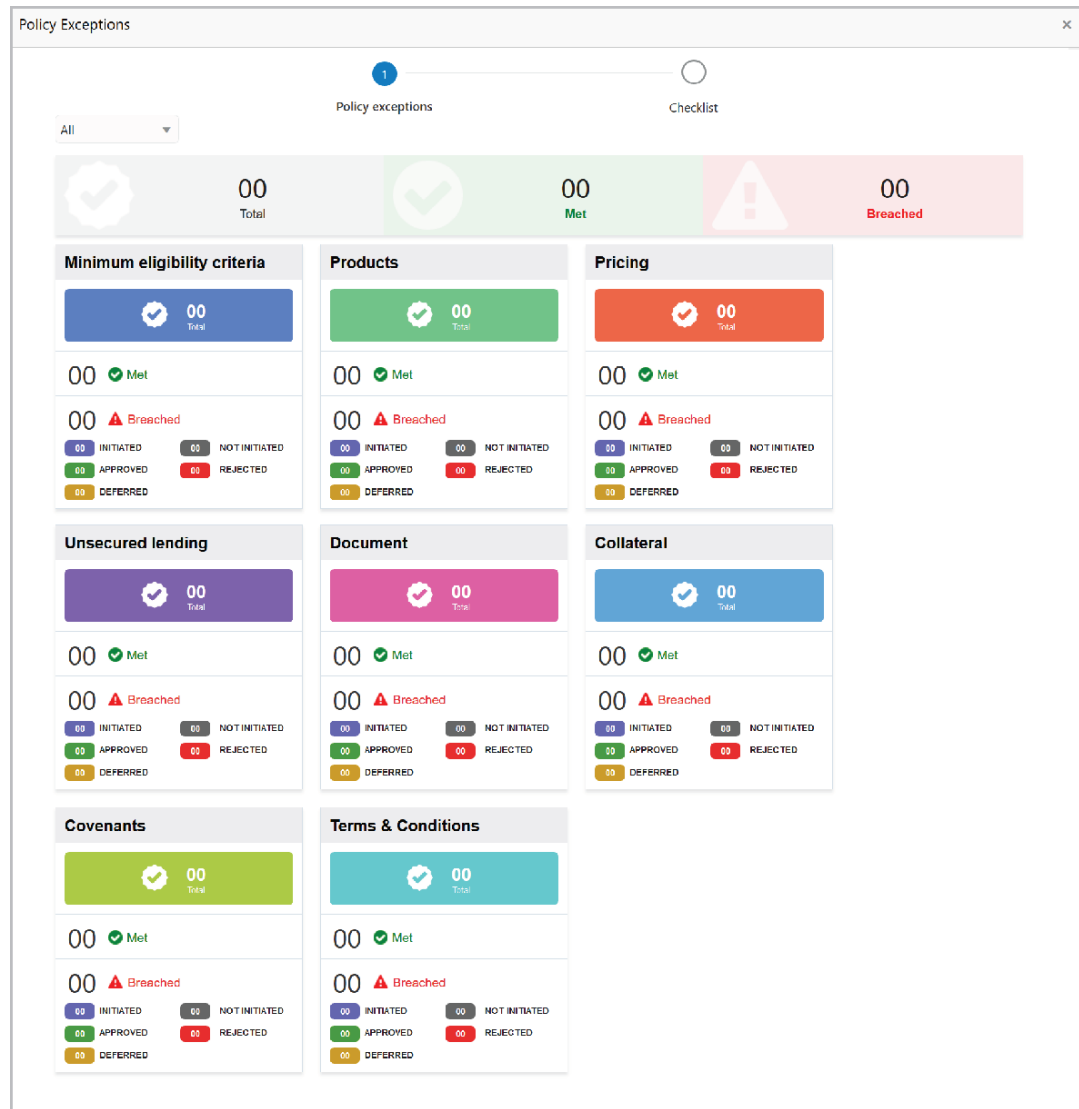
For field level information refer the below table.

Table 4-44 Comments

Fields	Description
Post	Enter the necessary comments in the text box and click Post . Comment is posted.
Hold	To hold the Facility Review process, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save and exit the process, click Save & Close .
Submit	To submit the task for enrichment, click Submit .
Cancel	To exit the process without saving the information, click Cancel .

1. Click **Submit**.

The **Policy Exception** window is displayed

Figure 4-108 Policy Exception

By default, policy exceptions are displayed for both the party and its child party.

2. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
3. Click the **Checklist** data segment.

Figure 4-109 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. At the top, there is a progress bar with two steps: "Policy exceptions" (indicated by a white circle) and "Checklist" (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says "No items to display." At the bottom right, there is a dropdown menu labeled "* Outcome" with "Proceed" selected, and a green "Submit" button.

Note

In the Enrichment stage, the **Is KYC Required** check box appears in the **Checklist** window. The user can enable that check box to perform KYC evaluation for the party / child party.

4. Select the **Outcome** as **Proceed**.
5. Click **Submit**.

On submitting the Proposal initiation task, the system creates the Proposal Enrichment task for the facility review.

5

Proposal Enrichment

In this stage, the user can modify the liability, facility, collateral, covenants, terms and conditions information or other customer information added in the initiation stage or add new information about the parent and child parties.

To enrich the facility review, perform the following steps:

- [Steps to enrich credit proposal](#)
- [Proposal Enrichment - Summary](#)
- [Proposal Enrichment - Liability](#)
- [Proposal Enrichment - Other Bank Facilities](#)
- [Proposal Enrichment - Groupwise Exposure](#)
- [Proposal Enrichment - Connected Party](#)
- [Proposal Enrichment - Write Up](#)
- [Proposal Enrichment - Comments](#)

5.1 Steps to enrich credit proposal

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.
The **Free Tasks** page is displayed.

Figure 5-1 Free Tasks

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. **Acquire & Edit** the required application of Enrichment stage. The Enrichment - Customer Summary page appears.

5.2 Proposal Enrichment - Summary

The Summary data segment displays all the information added in the Initiation stage for review.

Figure 5-2 Facility Review Process - Facility Review Enrichment

Facility Review Process - Facility Review Enrichment

Summary

Liability

Customer info

Existing Facility

Groupwise Exposure

Connected Party

Enrichment

Write up

Comments

Summary

Corporation

Party Information

Corporation , A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509

Register No: RN534345231

Liability Amount: \$22,000,000.00

Expiry date: Jan 27, 2021

Is KYC Compliant: No

Share Holders: 2

Contractors: 2

Guarantors: 2

Bankers: 3

Entities: 0 Added

Other Bank Facilities: 0 Total Facility, 0 Total Takeover

Facilities: 0 Added

Collaterals: 0 Added

Pricing: Interest: 0 Added, Charge: 0 Added, Commission: 0 Added

Pricing

Entities

Other Bank Facilities

Facilities

Collaterals

Hold Back Next Save & Close Cancel

1. To view the sector and industry information, click the **Industry** icon in **customer information** section.

The **Industry Details** window is displayed.

Figure 5-3 Industry Details

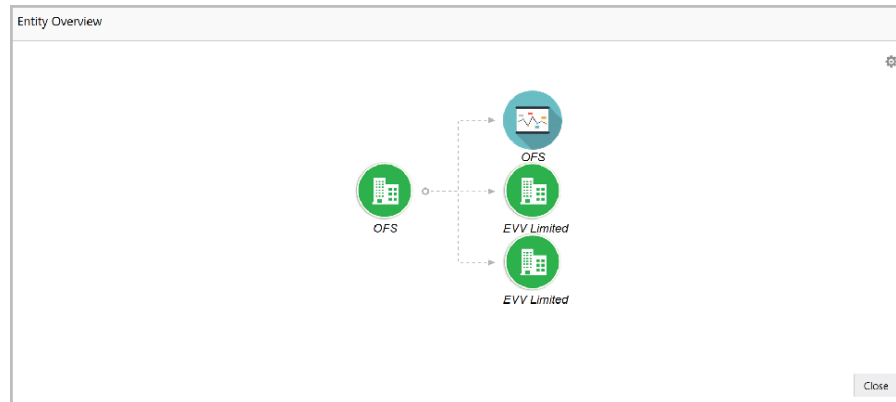
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

2. Click **Close** to exit the **Industry Details** window.

3. To view the overview of the party, click the entity overview icon in **Customer Information** section.

The **Entity Overview** window is displayed.

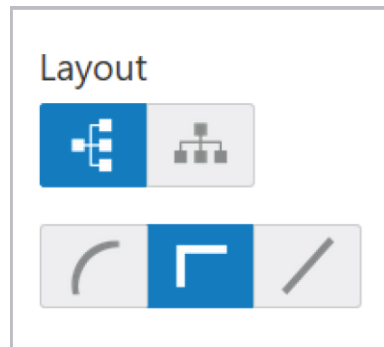
Figure 5-4 Entity Overview



4. To change the layout of the **Entity Overview**, click the configuration icon at the top right corner.

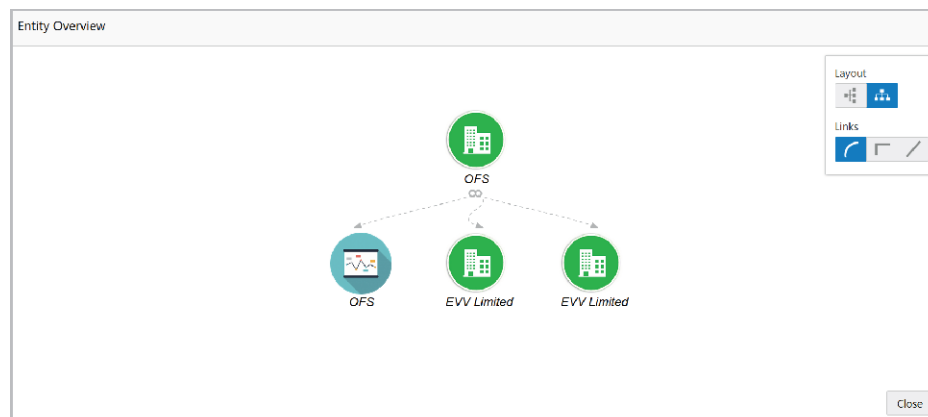
The **Layout** window is displayed.

Figure 5-5 Layout



5. Select the required layout. **Entity Overview** is changed to the selected layout as shown below:

Figure 5-6 Entity Overview



6. To exit the Entity Overview window, click **Close**.
7. To expand **Entities**, **Other Bank Facilities**, **Facilities**, **Collateral** and **Pricing** sections, click the count in respective tile or click the triangle in each section.
8. Review the customer details and click **Next**. The Liability page appears.

5.3 Proposal Enrichment - Liability

Refer [Liability](#) for information on actions that can be performed in this data segment.

- Click **Next** in the Liability page.
The **Customer Info** page appears.

5.4 Proposal Enrichment - Other Bank Facilities

Refer [Other Bank Facilities](#) for information on actions that can be performed in this data segment.

- Click **Next** in the Other Bank Facilities page.
The **Groupwise Exposure** page is displayed.

5.5 Proposal Enrichment - Groupwise Exposure

Refer [Groupwise Exposure](#) for information on actions that can be performed in this data segment.

- Click **Next** in the Groupwise Exposure page.
The **Connected Party** page is displayed.

5.6 Proposal Enrichment - Connected Party

Refer [Connected Party](#) for information on actions that can be performed in this data segment.

- Click **Next** in the Connected Party page.
The **Enrichment** page is displayed.

5.7 Proposal Enrichment - Write Up

Refer [Write Up](#) for information on actions that can be performed in this data segment.

- Click **Next** in the **Write Up** page.
The **Comments** page is displayed.

5.8 Proposal Enrichment - Comments

Refer [Comments](#) for information on actions that can be performed in this data segment.

On submitting the Enrichment task, the system will create multiple parallel tasks for customer evaluation.

6

Proposal Evaluation

This topic describes about Proposal Evaluation.

During Facility Review, the credit evaluation, the legal evaluation and the risk evaluation for customer can be performed in a parallel manner. If KYC Evaluation is opted while submitting the Enrichment task, the KYC check can also be performed in parallel with the other evaluations.

Note

For performing questionnaire based evaluation, Questionnaire Details and Questionnaire Process Linkage maintenance must be done in the Maintenance module.

Refer **Credit Facilities Process Maintenance** User Guide for maintenance related information.

- [Credit Evaluation](#)
This topic provides systematic instructions about the Credit Evaluation
- [Legal Evaluation](#)
- [Risk Evaluation](#)

6.1 Credit Evaluation

This topic provides systematic instructions about the Credit Evaluation

To perform credit evaluation for the customer, perform the following steps:

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.
The **Free Tasks** page is displayed.

Figure 6-1 Free Tasks

ORACLE

Collaterals

Core Maintenance

Credit Facilities

Customer 360

Customer Search

Dashboard

My Portfolio

Party Onboarding

Policy

Security Management

Tasks

Transaction Facilities

Free Tasks

Bank Futura - C...

Feb 12, 2020

Ray

Refresh

Acquire

Delegate

Reassign

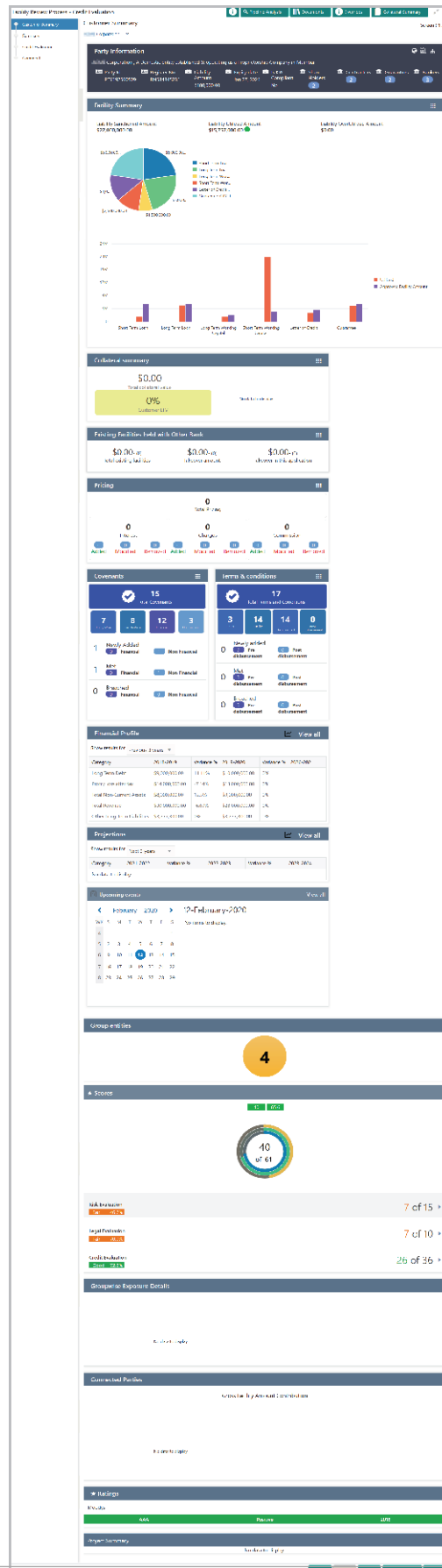
Flow Diagram

	Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☐	Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐	Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

Page 1 of 27 (1 - 20 of 528 items) K < 1 2 3 4 5 ... 27 > >>

2. Acquire & Edit the required Credit Evaluation task. The Credit Evaluation - Customer Summary screen is displayed

Figure 6-2 Credit Evaluation - Customer Summary



Note

For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

- Click **Next** after reviewing the Customer Summary.

The **Summary** page is displayed.

Figure 6-3 Summary

Summary Screen (2 / 4)

Corporation ▼

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

Amount
0
Over utilization

Overdue
0
Facility review overdue

Facility Covenants
0
Breached

Facility T&C
0
Breached

No Anomaly
15
Facilities with no changes

Filter Type to filter Show All

☒
STWCIND1
Facility Id: F19259966
Facility Description: Short Term WC IND
Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:
Facility Category:

Facility Type: Funded
Next Review Date: Dec 2, 2019

☐
STWCUK1
Facility Id: F19259965
Facility Description: Short Term WC UK
Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:
Facility Category:

Facility Type: Funded
Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

- Click **Facility Transfer** to transfer the facility to another entity or merge with different facility.

Figure 6-4 Summary

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: **TR2011036118**

From facility: **LIN21**

To facility: **LIN41**

Transfer amount: **£1,000.00**

Effective from: **20-11-28**

Expiry date: **20-11-30**

Hold

Back

Next

Save & Close

Cancel

5. Click the **Add** icon.
The **Transfer Facility** window is displayed.

Figure 6-5 Transfer Facility

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

From Line Code	To Line Code
LIN2	LIN4
Facility Amount	Facility Amount
\$1,600.00	\$1,800.00
Available Amount	Available Amount
\$1,600.00	\$1,800.00
Facility Type	Facility Type
Term Loan	Term Loan
Facility Name	Facility Name
Test2	Test1
Start Date	Start Date
20-01-07	21-02-07
Expiry Date	Expiry Date
N/A	N/A

Transfer currency *

GBP

Effective from *

Transfer Amount *

£1,000.00

Expiry Date *

Create

Close

For field level information refer the below table.

Table 6-1 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the From Entity field. You cannot modify the From Entity detail.
To entity	Select the entity to which the facility has to be transferred from the To entity drop-down list.
From Facility	Select the facility from which amount has to be transferred from the From Facility drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the To Facility drop-down list. Facilities available under the selected To entity are displayed in the list.
Transfer Currency	Select the Transfer Currency in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the Transfer Amount field.
Effective From	Click the calendar icon in the Effective From field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the Expiry Date field and select the date on which the transferred amount should expire
Create	Click Create . Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page. To update the facility transfer details, select the required item and click the Edit icon. The Transfer Facility window appears.
Update	Modify the required details and click Update .
Delete	To delete the transfer details, select the required item and click the Delete icon.
Table View	To change the layout of Facility Transfer page to table view, click the Table View icon.
Facilities	To go back to the Facilities page, click Facilities next to the Facility Transfer . Facilities page appears. Note: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info .
Entities	To view the party details, click the Entities tab in Summary page.

On selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

You can optionally post comments while updating the transfer details, if required.

6. To go to the **Credit Evaluation** page, click **Next**.

Figure 6-6 Credit Evaluation

The screenshot displays the 'Credit Evaluation' interface. At the top, the title 'Credit Evaluation' and a user ID 'Libby71234' are visible. The interface is divided into two main sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are five tiles: 'Creditor Analysis' (blue header), 'Debtor Analysis' (purple header), 'Global Economic' (blue header), 'Domestic Economic' (purple header), and 'Sector Analysis' (green header). Each tile contains an 'Evaluate' button and 'Edit' and 'Comments' icons at the bottom. At the bottom of the interface, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

In Credit Evaluation page, you can perform the following analysis for the party and its child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

- Creditor Analysis
- Debtor Analysis
- Global Economic
- Domestic Economic
- Sector Analysis

7. Click **Evaluate** in any of the tile, the Questionnaire window is displayed.

Figure 6-7 Questionnaire

Global Economic Analysis

Previous Category

Next Category

Total Score 4

Availability of raw materials

Score 4

Has the borrower missed any payments or is there any unauthorized overdrafts fro more than 7 days?

No

Yes

Comment

Cancel

Save

For information on fields Questionnaire screen, refer the below table.

Table 6-2 Questionnaire

Fields	Description
Next Category	Select answers for the available questions and click Next Category .
Right arrow	Right arrow icon appears in case of multiple questions, click the Right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click Save . Cumulative score is displayed in the Quantitative Analysis page as shown below:

Figure 6-8 Credit Evaluation

Credit Evaluation

Library71234

Screen (3 / 4)

Quantitative Analysis

Creditor Analysis

6

Edit

Comments

Debtor Analysis

9

Edit

Comments

Hold

Back

Next

Save & Close

Cancel

For Creditor and Debtor Analysis, the Creditor and Debtor details can be added directly from the questionnaire window.

Figure 6-9 Creditor Analysis

> Creditor Analysis

Creditor Details

Creditor aging

Top Suppliers

No data to display

No data to display

< Previous Category

Next Category >

Total Score 0

Profitability

Score 0

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

No

Comment

Cancel

Save

- Click the **Creditor Details / Debtor Details** in the Questionnaire window.
The **Creditor Details / Debtor Details** window is displayed.

Figure 6-10 Creditor Details

Creditor Details

Financial Year

FY2019-2020

Quarter

AN

Total Creditor Amount

\$3,120.00

Creditor Turnover Days

0.0017828571428571429

Fetch

Outstanding Creditor Amount Breakup

Days	Amount
0-30 Days	\$3,000.00
30-60 Days	\$120.00
60-90 Days	\$0.00
90-120 Days	\$0.00
120-150 Days	\$0.00
150-180 Days	\$0.00
More than 180 Days	\$0.00

Key Creditors

Save

Close

For information on fields in Creditor Details screen, refer the below table.

Table 6-3 Creditor Details

Fields	Description
Fetch	Fetch the Creditor / Debtor Details for the required period.
Add	To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
Save	After adding the information, click Save .

- After performing the quantitative analysis, click **Qualitative Analysis** tab.
The **Qualitative Analysis** page is displayed.

Figure 6-11 Credit Evaluation

The screenshot displays the 'Credit Evaluation' interface with the 'Qualitative Analysis' tab selected. The screen shows five analysis tiles, each with a score and action buttons (Review, Comments, Edit).

- Peer Analysis:** Score 104. Buttons: Edit, Comments.
- Financial Analysis:** Score 104. Buttons: Review, Comments.
- Covenant Analysis:** Scores 2 (Met) and 0 (Breached). Buttons: Review, Comments.
- T&C Analysis:** Scores 0 (New), 0 (Removed), and 2 (Modified). Buttons: Review, Comments.
- Account Conduct:** Scores 0 (Current), 0 (Loan), and 0 (Saving). Buttons: Edit, Comments.

At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

- To analyze the account conduct of customer, click **Evaluate** in **Account Conduct** tile.

Figure 6-12 Corporation - Amount conduct

Corporation > Account Conduct

Account OverView

Current Accounts		Loan Accounts		Deposit Accounts	
<button>Refresh</button>	<button>Add</button>	<button>View</button>	<button>Edit</button>	<button>Delete</button>	
Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance
489022244	USD	45000000000	3000000000		2000000000000

< | >

Page: 1 of 1 (1 of 1 items) < > [1]

Comment

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H2
🔗
🔄
>

Enter text here...

Post

No items to display.

Close

For information about the fields refer the below table.

Table 6-4 Corporation - Amount conduct

Fields	Description
Account Overview	To view the summary of current, loan and deposit accounts, click and expand Account Overview section.
Add	To add the current account, click Add .

The **Current Account Performance Details** window is displayed.

Figure 6-13 Current Account Performance Details

Current Account Performance Details

Current Account No *

489022244

Currency *

USD

Average Debit Balance *

\$3,000,000,000.00

Current Balance

\$2,000,000,000,000.00

Branch

004

Average Credit Balance *

\$45,000,000,000.00

Limit

No Of Excess In 6 Months

0

OK

Clear

Cancel

For field level information refer the below table.

Table 6-5 Current Account Performance Details

Fields	Description
Current Account No	Enter the Current Account No .
Branch	Search and select the Branch .
Currency	Search and select the Currency .
OK	Click OK . Details are added and displayed in Current Accounts page.
Refresh	To refresh the current account list, click Refresh .
View	To view the current account details, select the current account and click View .
Edit	To modify the current account details, select the current account and click Edit .
Delete	To delete the current account details, select the current account and click Delete .
Details	Specify the following details in corresponding fields: - Average Credit Balance - Average Debit Balance - Limit - Current Balance - No Of Excess in 6 Months

11. To add the loan account, click the **Loan Accounts** tab and then click **Add**.

The **Loan Account Performance Details** window appears:

Figure 6-14 Loan Account Performance Details

Loan Account Performance Details

Loan Account No *

3245343

Sanctioned Amount *

\$450,000,000.00

EMI Paid

\$300,000,000.00

Balance Outstanding

\$150,000,000.00

Currency *

USD

Tenor (In Months)

30

EMI Remaining

\$12.00

Discrepancy

☐

OK

Clear

Cancel

For field level information refer the below table.

Table 6-6 Loan Account Performance Details

Fields	Description
Loan Account No	Enter the Loan Account No .
Currency	Search and select the Currency .
Discrepancy	If there is a discrepancy in payment, enable the Discrepancy option.
OK	Click OK . Details are added and displayed in Loan Accounts page.
Refresh	To refresh the loan account list, click Refresh .
View	To view the loan account details, select the loan account and click View .
Edit	To modify the loan account details, select the loan account and click Edit .
Delete	To delete the loan account details, select the loan account and click Delete .
Add	To add the deposit account, click the Deposit Accounts tab and then click Add .

The **Deposit Account Performance Details** window is displayed.

Figure 6-15 Deposit Account Performance Details

Deposit Account Performance Details

Deposit Account No *
9000000022

Branch
004

Balance
\$5,000,000,000.00

Account Type *
Savings

Currency
USD

OK Clear Cancel

For field level information refer the below table.

Table 6-7 Deposit Account Performance Details

Fields	Description
Deposit Account No	Enter the Deposit Account No .
Account Type	Select the Account Type from the drop-down list.
Branch	Search and select the Branch and Currency.
Currency	Search and select the Branch and Currency .
Balance	Specify the Balance in deposit account.
OK	Click OK . Details are added and displayed in Deposit Accounts page.
Refresh	To refresh the deposit account list, click Refresh .
View	To view the deposit account details, select the deposit account and click View .
Edit	To modify the deposit account details, select the deposit account and click Edit .
Delete	To delete the deposit account details, select the deposit account and click Delete .
Post	Post the Comments for the account conduct.
Account Conduct	Close the Account Conduct window. A score is generated for the account conduct and displayed in the Qualitative Analysis window.
Evaluate	To evaluate the customer's performance against its peer, click Evaluate in Peer Analysis tile.

The **Peer Analysis** window is displayed.

Figure 6-16 Peer Analysis

> Peer Analysis

Period: FY2019-2020

Quarter: AN

Select Customer

Score: 31

Previous Category

Next Category

Liquidity

Ratio	Benchmark	Value
Quick Ratio	1.1	1.2
Working Capital Ratio	1.3	1.3

Comment

Enter text here...

Post

No items to display.

Close

For field level information refer the below table.

Table 6-8 Peer Analysis

Fields	Description
Period	Select the Period and the Quarter for which you want to view peer analysis score.
Quarter	Select the Period and the Quarter for which you want to view peer analysis score.
Select Customer	Click Select Customer and fetch the required peer customer. The system displays the following details for the selected peer along with a score: - Liquidity - Efficiency - Profitability - Solvency
Next Category	To view each of the above details, click Next Category .
Post	Post the Comment for the Peer Analysis.
Close	Click Close . The score is displayed in the Qualitative Analysis window.
Evaluate	To evaluate financial performance of the customer, click Evaluate in Financial Analysis tile.

The **Financial Analysis** window is displayed.

Figure 6-17 Financial Analysis

> Financial Analysis

Period

FY2018-2019

Quarter

AN

Score

26

Previous Category

Next Category

Liquidity

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
Quick Ratio	1.1	1	-0.1	-9.09%	I	P		2	
Working Capital Ratio	1.3	1.4	0.1	7.69%	T	P		4	

Comment

Close

For field level information refer the below table.

Table 6-9 Financial Analysis

Fields	Description
Period & Quarter	Select the Period and the Quarter for which you want to view the financial analysis score. The system displays the following details of the customer for the selected period along with a score: - Liquidity - Efficiency - Profitability - Solvency
Next Category	To view each of the above details, click Next Category .
Comment	Post the Comment for the Financial Analysis.
Close	Click Close . The score is displayed in the Qualitative Analysis window.
Evaluate	To view the covenant compliance status of the customer, click Evaluate in the Covenant Analysis tile.

The **Covenant Analysis** window is displayed.

Figure 6-18 Covenant Analysis

Covenant Analysis

N.A.
No of New Covenants Proposed

0
No of Existing Covenants

New Covenant Proposed

Filter

Type to filter

DebtByEquity ratio should be less than 1

☒

Covenant Code: DebtByEquity

Covenant Type: Financial

Classification: External

Start Date: Jul 1, 2019

Frequency: Quarterly

End Date: Dec 4, 2028

Description: DebtByEquity

Linked Facility: FAC00401

Next Check Date: Feb 18, 2020

View Linkage

Pollution Certificate ratio should be null null

met with 1

☐

Covenant Code: POLC

Covenant Type: Non Financial

Classification: External

Start Date: Sep 19, 2018

Frequency: Quarterly

End Date: Dec 4, 2028

Description: Pollution Certificate

Linked Facility: F202049

Next Check Date: Jun 16, 2020

Covenant History

Fire safety

NEW

☐

Covenant Code: CVNTFACDBE

Covenant Type: Non Financial

Classification: External

Start Date: Sep 19, 2018

Frequency: Monthly

End Date: Dec 4, 2028

Description: Fire safety

Linked Facility: FAC00018

Next Check Date: Feb 23, 2020

DSCR on the basis of EBITDA ratio should be greater than 1.25

breached with 1

☐

Covenant Code: DSCROBOEBITDA

Covenant Type: Financial

Classification: Internal

Start Date: Sep 19, 2018

Frequency: Quarterly

End Date: Dec 4, 2028

Description: DSCR on the basis of EBI...

Linked Facility: PTY192560509

Next Check Date: Mar 15, 2020

Load More

(showing 4 record(s) out of 15)

Existing Covenant Past Performance

Filter

Type to filter

DebtByEquity ratio should be less than 1

☐

Covenant Code: DebtByEquity

Covenant Type: Financial

Classification: External

Start Date: Jul 1, 2019

Frequency: Quarterly

End Date: Dec 4, 2028

Description: DebtByEquity

Linked Facility: FAC00401

Next Check Date: Feb 18, 2020

Fire safety

NEW

☐

Covenant Code: CVNTFACDBE

Covenant Type: Non Financial

Classification: External

Start Date: Sep 19, 2018

Frequency: Monthly

End Date: Dec 4, 2028

Description: Fire safety

Linked Facility: FAC00018

Next Check Date: Feb 23, 2020

DSCR on the basis of EBITDA ratio should be greater than 1.25

breached with 1

☐

Covenant Code: DSCROBOEBITDA

Covenant Type: Financial

Classification: Internal

Start Date: Sep 19, 2018

Frequency: Quarterly

End Date: Dec 4, 2028

Description: DSCR on the basis of EBI...

Linked Facility: PTY192560509

Next Check Date: Mar 15, 2020

Load More

(showing 10 record(s) out of 15)

Comment

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➤

Enter text here...

Post

No items to display.

Close

Facility Review User Guide
G44480-01
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October 8, 2025
Page 17 of 31

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

For field level information refer the below table.

Table 6-10 Covenant Analysis

Fields	Description
Filter	To filter the required new and existing covenants, click the Filter icon and specify the filter parameters or directly type the parameter in Type to filter text box.
Table view	To change the layout to table view, click the Table view icon.
View Linkage	To know with which entity a particular covenant is linked, click the hamburger icon in the covenant record and select View Linkage .
Covenant History	To view the covenant history, click the hamburger icon in the covenant record and select Covenant History .
Close	After viewing the covenant details, Post the Comments and click Close . Met and Breached covenants are displayed in Covenants tile.
Review	To view the terms & conditions compliance status of the customer, click Review in T&C Analysis tile.

The **T&C Analysis** window is displayed.

Figure 6-19 T&C Analysis

ACME Corporation > T&C Analysis

0
No Of New T&C Proposed

0
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter Type to filter

No items to display.

Page 1 of 0 (1 - 0 of 0 items)

Existing Terms & conditions compliance

Filter Type to filter

No items to display.

Page 1 of 0 (1 - 0 of 0 items)

Comment

Enter text here...

Post

No items to display.

Close

In the T&C Analysis window, the following information are displayed:

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

For field level information refer the below table.

Table 6-11 T&C Analysis

Fields	Description
Filter	To filter the required terms and conditions, click the Filter icon and specify the filter parameters or directly type the parameter in Type to filter text box.
Table view	To change the layout to table view, click the Table view icon.
D	To delete a terms and conditions record, select the record and click the D icon.
V	To view more information about the terms and conditions, select the record and click the V icon.

Table 6-11 (Cont.) T&C Analysis

Fields	Description
Post	After reviewing the terms and conditions, Post the Comments and click Close . Count of New, Removed and Modified terms and conditions is displayed in the T&C Analysis tile.
Edit	To modify the terms and conditions record, click Edit in the corresponding tile.
Comment	To capture comments for the terms and conditions analysis, click Comment in the corresponding tile.
Next	After performing qualitative analysis for both the party and its child parties, click Next in the Credit Evaluation page.

The **Comments** page is displayed.

Figure 6-20 Comments

The screenshot shows the 'Comments' screen. At the top right, it says 'Screen (4 / 4)'. Below the title bar is a rich text editor with various formatting icons (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, indent, outdent, decrease indent, increase indent, H1, H2, H3, H4, H5, H6, H7, H8, H9, H10, H11, H12, H13, H14, H15, H16, H17, H18, H19, H20, H21, H22, H23, H24, H25, H26, H27, H28, H29, H30, H31, H32, H33, H34, H35, H36, H37, H38, H39, H40, H41, H42, H43, H44, H45, H46, H47, H48, H49, H50, H51, H52, H53, H54, H55, H56, H57, H58, H59, H60, H61, H62, H63, H64, H65, H66, H67, H68, H69, H70, H71, H72, H73, H74, H75, H76, H77, H78, H79, H80, H81, H82, H83, H84, H85, H86, H87, H88, H89, H90, H91, H92, H93, H94, H95, H96, H97, H98, H99, H100). Below the editor is a 'Post' button. Below the button is a list of comments, currently showing 'No items to display.' At the bottom right, there are several navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

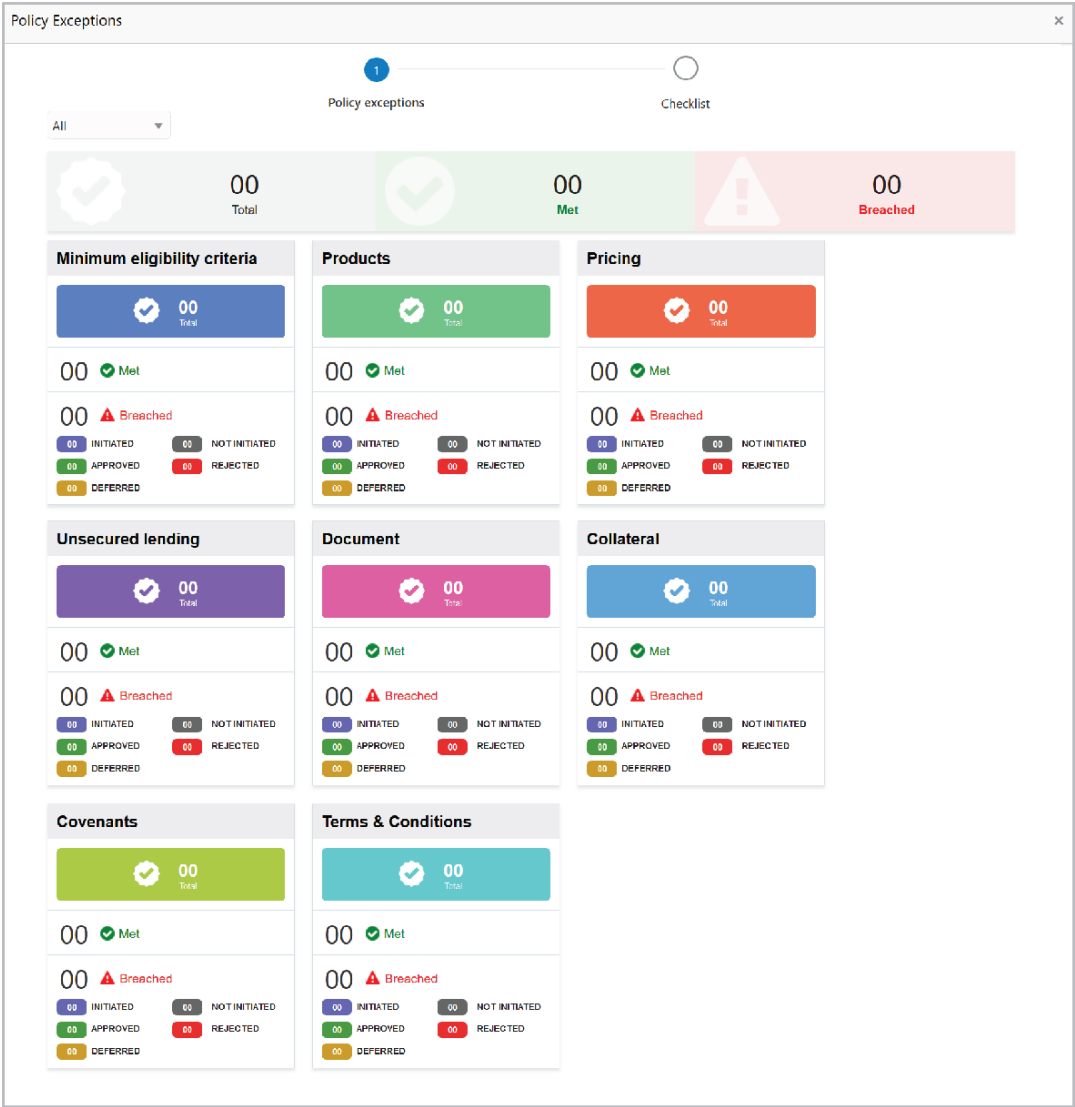
For field level information on Comments screen refer the below table.

Table 6-12 Comments

Fields	Description
Comments	Type the overall Comments for the credit evaluation and click Post . Comment is posted below the Comments box.
Submit	Click Submit .

The **Policy Exception** window is displayed.

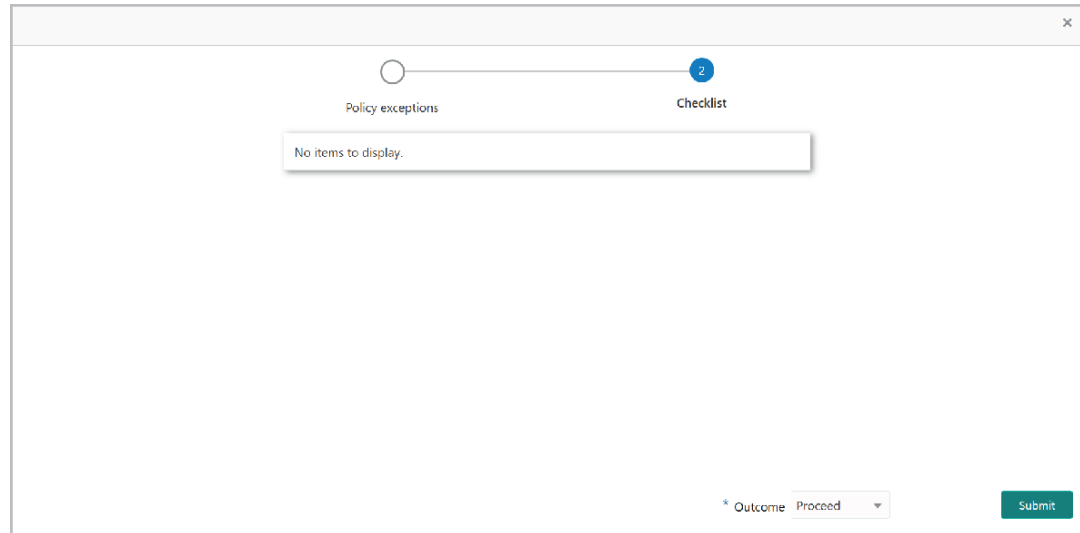
Figure 6-21 Policy Exception



By default, policy exceptions are displayed for both the party and its child party.
For field level information on Policy Exception screen refer the below table.

Table 6-13 Policy Exception

Fields/ Icons	Description
Child party	To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
Checklist	Click the Checklist data segment.

Figure 6-22 Checklist

Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼ Submit

For field level information on Checklist screen refer the below table.

Table 6-14 Checklist

Fields	Description
Outcome	Select the Outcome as Proceed , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit .

Note

For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

6.2 Legal Evaluation

To perform legal evaluation for the customer, perform the following steps:

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Task** page is displayed.

Figure 6-23 Free Tasks

ORACLE

Collaterals

Core Maintenance

Credit Facilities

Customer 360

Customer Search

Dashboard

My Portfolio

Party Onboarding

Policy

Security Management

Tasks

Transaction Facilities

Free Tasks

Bank Futura C... (Feb 12, 2020)Ray

Refresh

Acquire

Delegate

Reassign

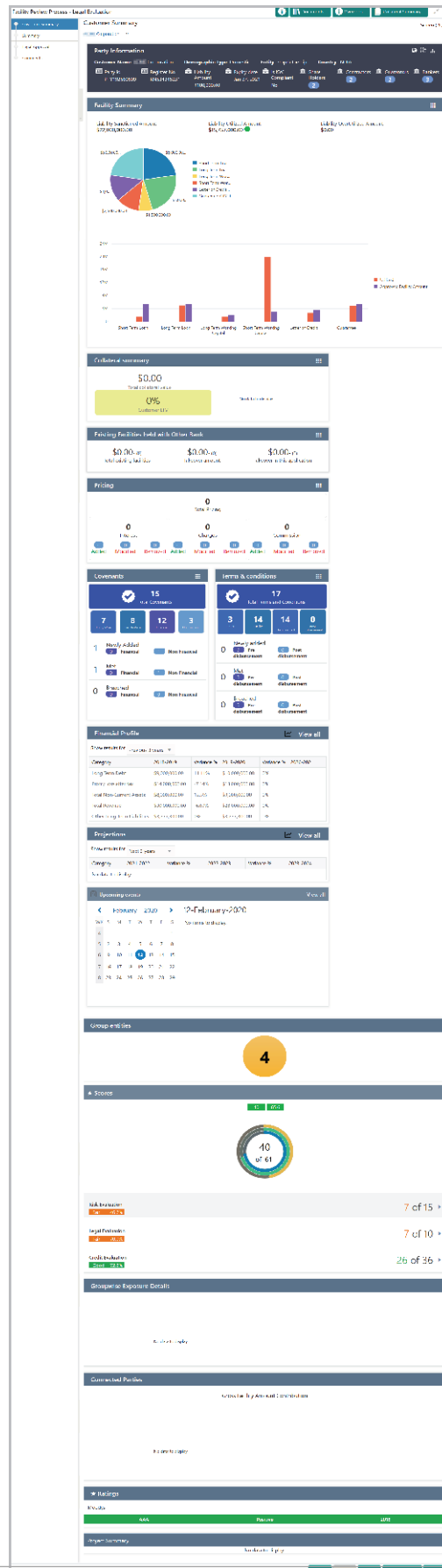
Flow Diagram

	Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☒	Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐	Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☒	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

Page 1 of 27 (1 - 20 of 528 items) K < 1 2 3 4 5 ... 27 > 🔍

2. Acquire & Edit the required Legal Evaluation task.
- The Legal Evaluation - Customer Summary page is displayed.

Figure 6-24 Facility review process - Legal Evaluation



Note

For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next**.
The **Summary** page is displayed.

Figure 6-25 Summary

Summary

Screen (2 / 4)

Corporation

Amendment impact overview

Entities

Facilities

Collaterals

Covenants

Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&c

0

Breached

No Anomaly

15

Facilities with no changes

Filter

Type to filter

Show All

STWCIND1

Facility Id: F19259966

Facility Description: Short Term WC IND

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

STWCUK1

Facility Id: F19259965

Facility Description: Short Term WC UK

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

Hold

Back

Next

Save & Close

Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Facility Review User Guide
G44480-01
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October 8, 2025
Page 25 of 31

Figure 6-26 Facility Summary

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: **TR2011036118**

From facility: **LIN21**

To facility: **LIN41**

Transfer amount: **£1,000.00**

Effective from: **20-11-28**

Expiry date: **20-11-30**

Hold

Back

Next

Save & Close

Cancel

5. Click the **Add** icon.
The **Transfer Facility** window is displayed.

Figure 6-27 Transfer Facility

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

From Line Code	To Line Code
LIN2	LIN4
Facility Amount	Facility Amount
\$1,600.00	\$1,800.00
Available Amount	Available Amount
\$1,600.00	\$1,800.00
Facility Type	Facility Type
Term Loan	Term Loan
Facility Name	Facility Name
Test2	Test1
Start Date	Start Date
20-01-07	21-02-07
Expiry Date	Expiry Date
N/A	N/A

Transfer currency *

GBP

Effective from *

Transfer Amount *

£1,000.00

Expiry Date *

Create

Close

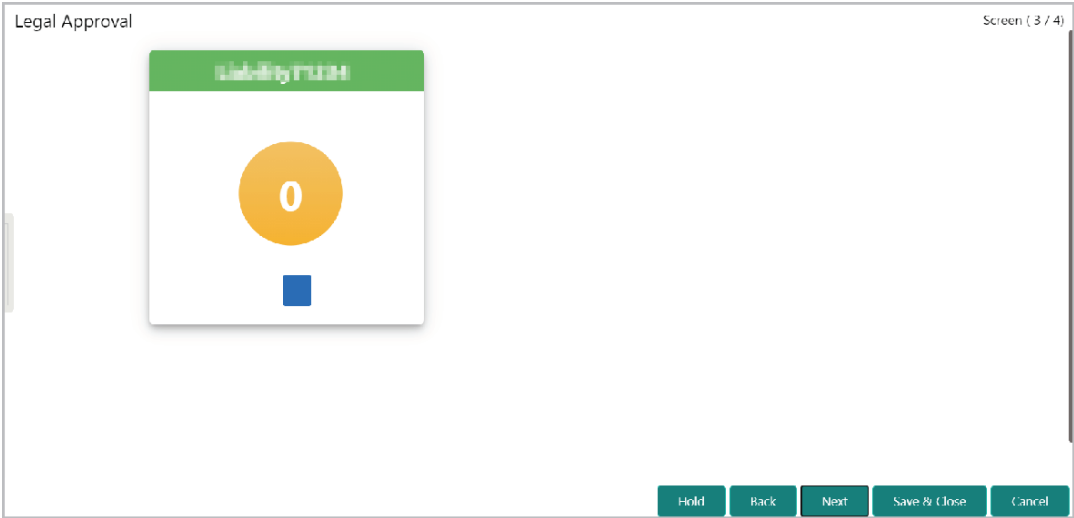
For field level information refer the below table.

Table 6-15 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the From Entity field. You cannot modify the From Entity detail.
To entity	Select the entity to which the facility has to be transferred from the To entity drop-down list.
From Facility	Select the facility from which amount has to be transferred from the From Facility drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the To Facility drop-down list. Facilities available under the selected To entity are displayed in the list. On selecting the entity and facilities, the system displays the following information about the from and to facilities: • Line Code • Facility Amount • Available Amount • Facility Type • Facility Name • Start Date • Expiry Date
Transfer Currency	Select the Transfer Currency in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the Transfer Amount field.
Effective From	Click the calendar icon in the Effective From field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the Expiry Date field and select the date on which the transferred amount should expire.
Create	Click Create . Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page. To update the facility transfer details, select the required item and click the edit icon. The Transfer Facility window appears.
Update	Modify the required details and click Update .
Delete	To delete the transfer details, select the required item and click the Delete icon.
Table View	To change the layout of Facility Transfer page to table view, click the Table View icon.
Facilities	To go back to the Facilities page, click Facilities next to the Facility Transfer . Facilities page appears. Note: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info .
Entities	To view the party details, click the Entities tab in Summary page.

6. To go to the Legal Approval page, click **Next**.

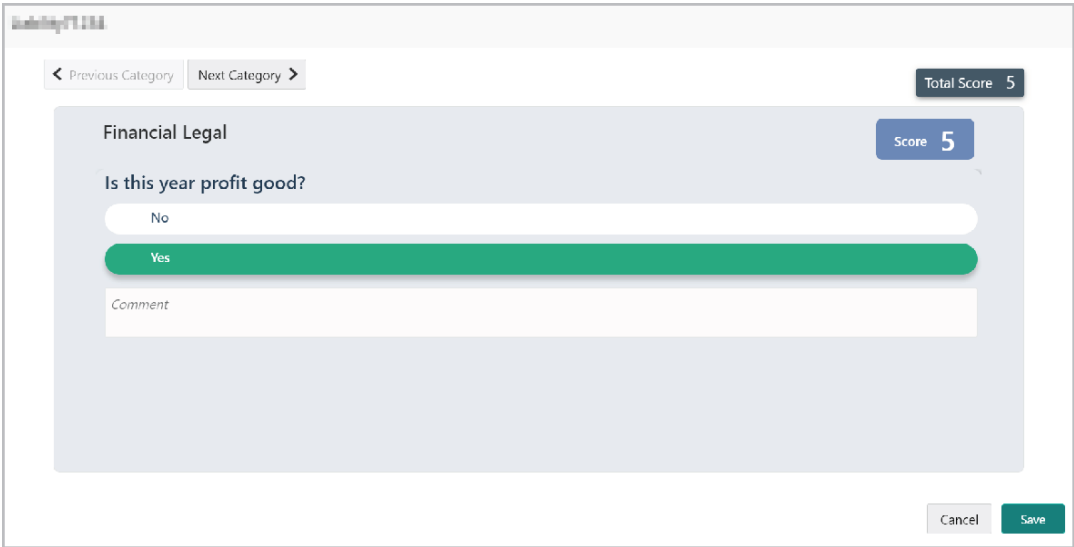
Figure 6-28 Legal Approval



In Legal Approval page, you can perform legal evaluation for both the party and the child parties by answering simple questions related to the evaluation:

- 7. To initiate the evaluation, click **Start**. The Questionnaire window is displayed.

Figure 6-29 Questionnaire



For information on fields Questionnaire screen, refer the below table.

Table 6-16 Questionnaire

Fields	Description
Next Category	Select answers for the available questions and click Next Category .

Table 6-16 (Cont.) Questionnaire

Fields	Description
Right arrow	Right arrow icon appears in case of multiple questions, click the Right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click Save .

After performing legal analysis for both the party and the child parties, the Legal Approval page with the cumulative score is displayed.

8. Click **Next**.

The **Comments** page is displayed.

Figure 6-30 Comments

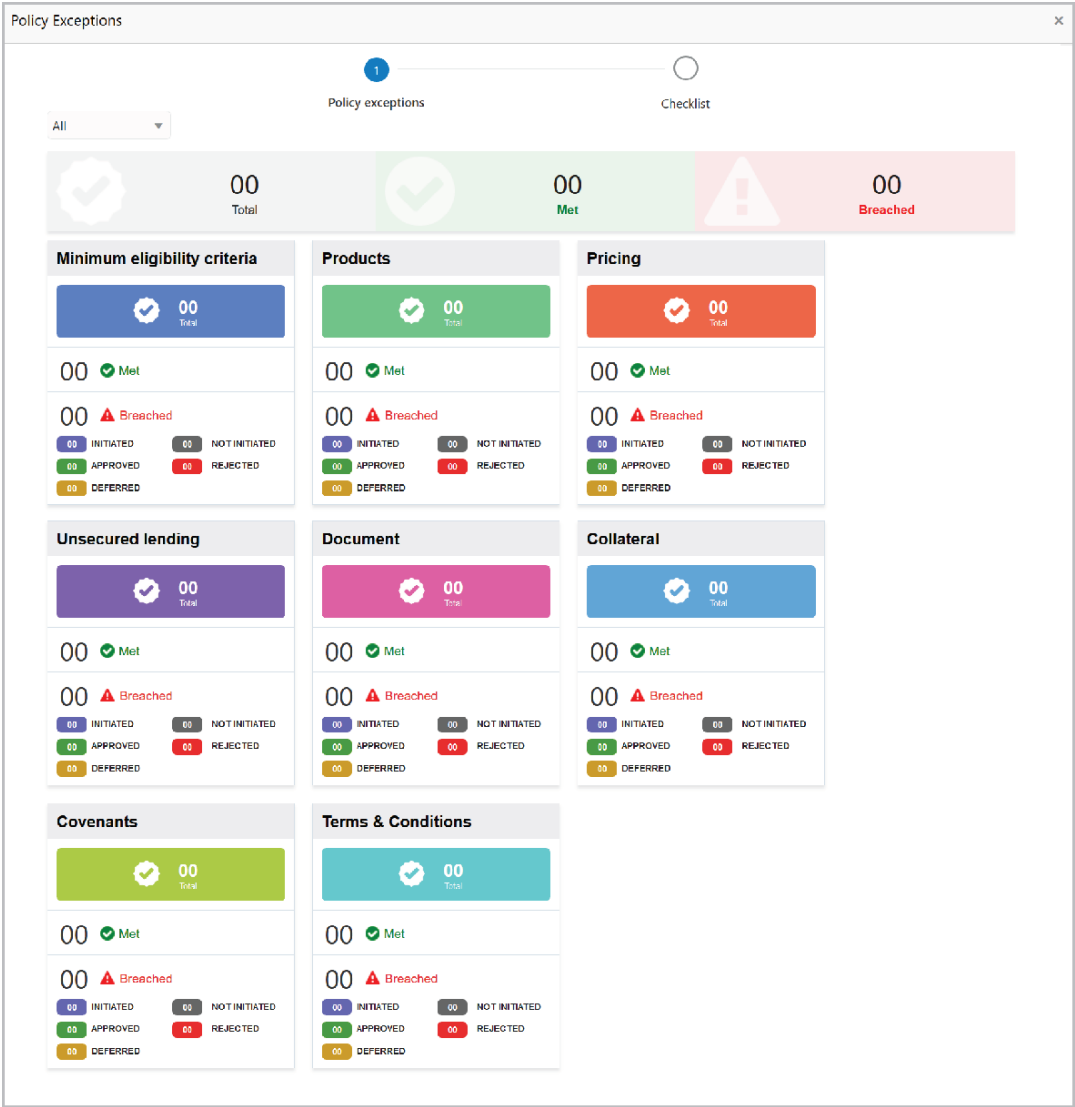
For field level information on Comments screen refer the below table.

Table 6-17 Comments

Fields	Description
Comments	Enter the overall Comments for the credit evaluation and click Post . Comment is posted below the Comments box.
Submit	Click Submit .

The **Policy Exceptions** window is displayed.

Figure 6-31 Policy Exceptions

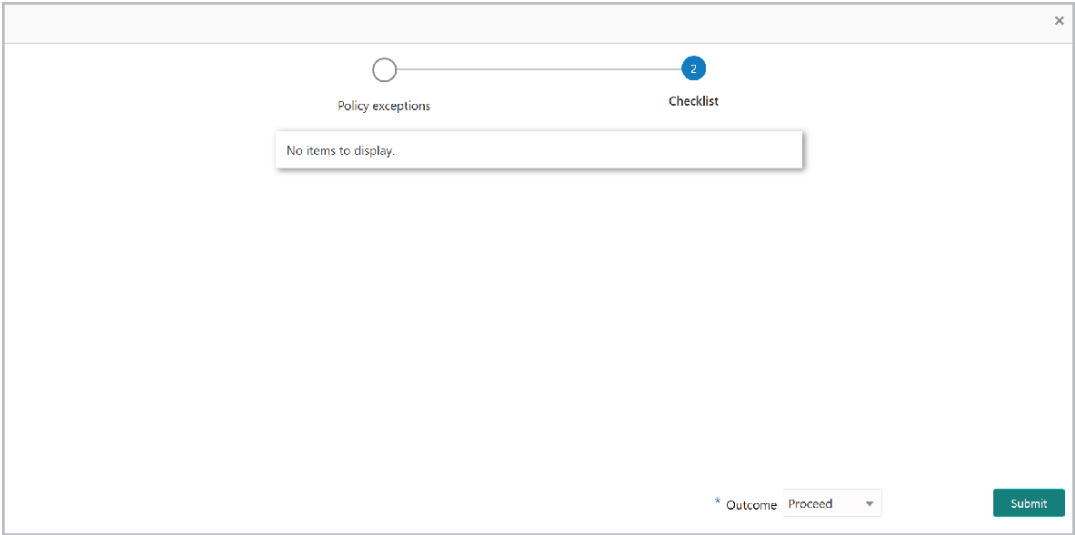


By default, policy exceptions are displayed for both the party and its child party.

To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

- 9. Click the **Checklist** data segment.

Figure 6-32 Checklist



For field level information on Checklist screen refer the below table.

Table 6-18 Checklist

Fields	Description
Outcome	Select the Outcome as Proceed , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit .

Note

For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

6.3 Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer **Legal Evaluation** for information on performing risk evaluation.

After submitting all the evaluation tasks, the system will create the proposal structuring task.

7

KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the banker can add the KYC details during the Facility Review process. Adding KYC details helps the Approver to determine the originality of the customer.

- [Steps to add KYC details](#)

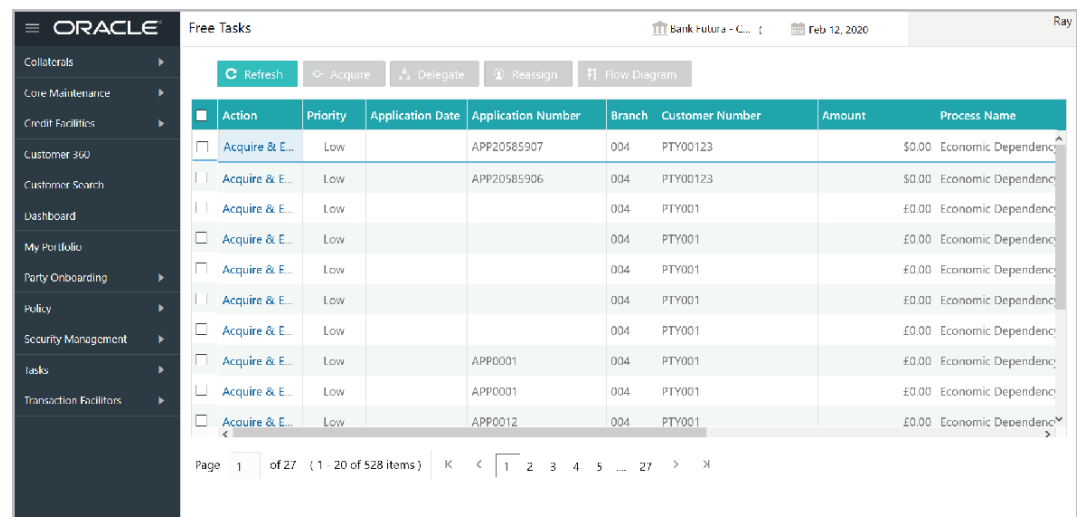
7.1 Steps to add KYC details

To add KYC details, perform the following steps:

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** page is displayed.

Figure 7-1 Free Tasks

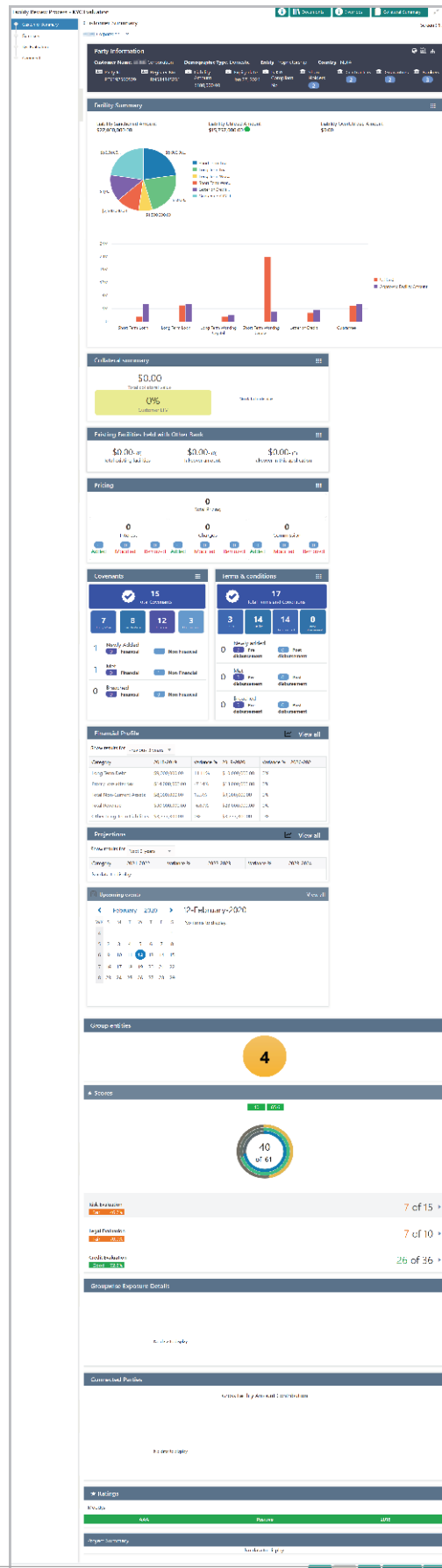


	Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☐	Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐	Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐	Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. **Acquire & Edit** the required KYC task.

The **KYC Evaluation Customer Summary** page is displayed.

Figure 7-2 KYC Evaluation



Note

For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

- After reviewing the Customer Summary, click **Next**.

The **Summary** page is displayed.

Figure 7-3 Summary

Summary Screen (2 / 4)

Corporation

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

Amount
0
Over utilization

Overdue
0
Facility review overdue

Facility Covenants
0
Breached

Facility T&c
0
Breached

No Anomaly
15
Facilities with no changes

Filter Type to filter Show All

☒
STWCIND1
Facility Id: F19259966
Facility Description: Short Term WC IND
Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:
Facility Category:

Facility Type: Funded
Next Review Date: Dec 2, 2019

☐
STWCUK1
Facility Id: F19259965
Facility Description: Short Term WC UK
Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:
Facility Category:

Facility Type: Funded
Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

- To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Figure 7-4 Facility Summary

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: **TR2011036118**

From facility: **LIN21**

To facility: **LIN41**

Transfer amount: **£1,000.00**

Effective from: **20-11-28**

Expiry date: **20-11-30**

Hold

Back

Next

Save & Close

Cancel

5. Click the **Add** icon.
The **Transfer Facility** window is displayed.

Figure 7-5 Transfer Facility

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

From Line Code	To Line Code
LIN2	LIN4
Facility Amount	Facility Amount
\$1,600.00	\$1,800.00
Available Amount	Available Amount
\$1,600.00	\$1,800.00
Facility Type	Facility Type
Term Loan	Term Loan
Facility Name	Facility Name
Test2	Test1
Start Date	Start Date
20-01-07	21-02-07
Expiry Date	Expiry Date
N/A	N/A

Transfer currency *

GBP

Effective from *

Transfer Amount *

£1,000.00

Expiry Date *

Create

Close

For field level information refer the below table.

Table 7-1 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the From Entity field. You cannot modify the From Entity detail.
To entity	Select the entity to which the facility has to be transferred from the To entity drop-down list.
From Facility	Select the facility from which amount has to be transferred from the From Facility drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the To Facility drop-down list. Facilities available under the selected To entity are displayed in the list. On selecting the entity and facilities, the system displays the following information about the from and to facilities: • Line Code • Facility Amount • Available Amount • Facility Type • Facility Name • Start Date • Expiry Date
Transfer Currency	Select the Transfer Currency in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the Transfer Amount field.
Effective From	Click the calendar icon in the Effective From field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the Expiry Date field and select the date on which the transferred amount should expire.
Create	Click Create . Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page. To update the facility transfer details, select the required item and click the edit icon. The Transfer Facility window appears.
Update	Modify the required details and click Update .
Delete	To delete the transfer details, select the required item and click the Delete icon.
Facilities	To go back to the Facilities page, click Facilities next to Facility Transfer . Facilities page appears. Note: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info .
Entities	To view the party details, click the Entities tab in Summary page.

- To go to the KYC page, click **Next**.

Figure 7-6 KYC

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status :

Verification Date : KYC Method :

Hold Back Next Save & Close Cancel

In the KYC page, provision to add KYC details for the party and all its child parties is provided.

7. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
 - KYC Details
 - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
8. To add the KYC Details, click **KYC Details** option. KYC Details window appears:

Figure 7-7 KYC Details

Previous Category Next Category >

Total Score 5

Financial Legal Score 5

Is this year profit good?

No Yes

Comment

Cancel Save

For field level information refer the below table.

Table 7-2 KYC Details

Fields	Description
Received switch	If KYC report is available for the party or child party, enable the Report Received option.
Verification Date	Click the calendar icon and select the KYC Verification Date .
Effective Date	Click the calendar icon and select the Effective Date on which the KYC verification is approved.
KYC Method	Enter the KYC Method . For example: Field verification is a KYC Method.
KYC Status	Select the KYC Status . The options available are Verified , Yet To Verify , and Verification Failed .
Create	Click Create .

KYC details are updated in the KYC page as shown below:

Figure 7-8 KYC

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status : Verified

Verification Date : 20-06-25 KYC Method : Field Verification

Hold Back Next Save & Close Cancel

- To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

Figure 7-9 Questionnaire

Profitability

Score 3

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

No

Comment

Cancel Save

Previous Category Next Category

Total Score 9

For information on fields Questionnaire screen, refer the below table.

Table 7-3 Questionnaire

Fields	Description
Next Category	Select answers for the available questions and click Next Category .
Right arrow	Right arrow icon appears in case of multiple questions, click the Right arrow and answer all the questions in all the category. Total score is generated and displayed for the KYC evaluation based on each answer provided.
Save	Click Save .

The KYC page is updated with the Evaluation Score as shown below:

Figure 7-10 KYC

KYC

Party Id	Entity Type	KYC Status	Evaluation Score
PTY201644281	Pvt Ltd	Yet To Verify	9
PTY201644282	Pvt Ltd	Verification Failed	
PTY201644283	Pvt Ltd	Verified	

Buttons: Hold, Back, Next, Save & Close, Cancel

- After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**.

The **Comments** page is displayed.

Figure 7-11 Comments

Comments

Screen (4 / 4)

Enter text here...

Post

No items to display.

Buttons: Hold, Back, Next, Save & Close, Submit, Cancel

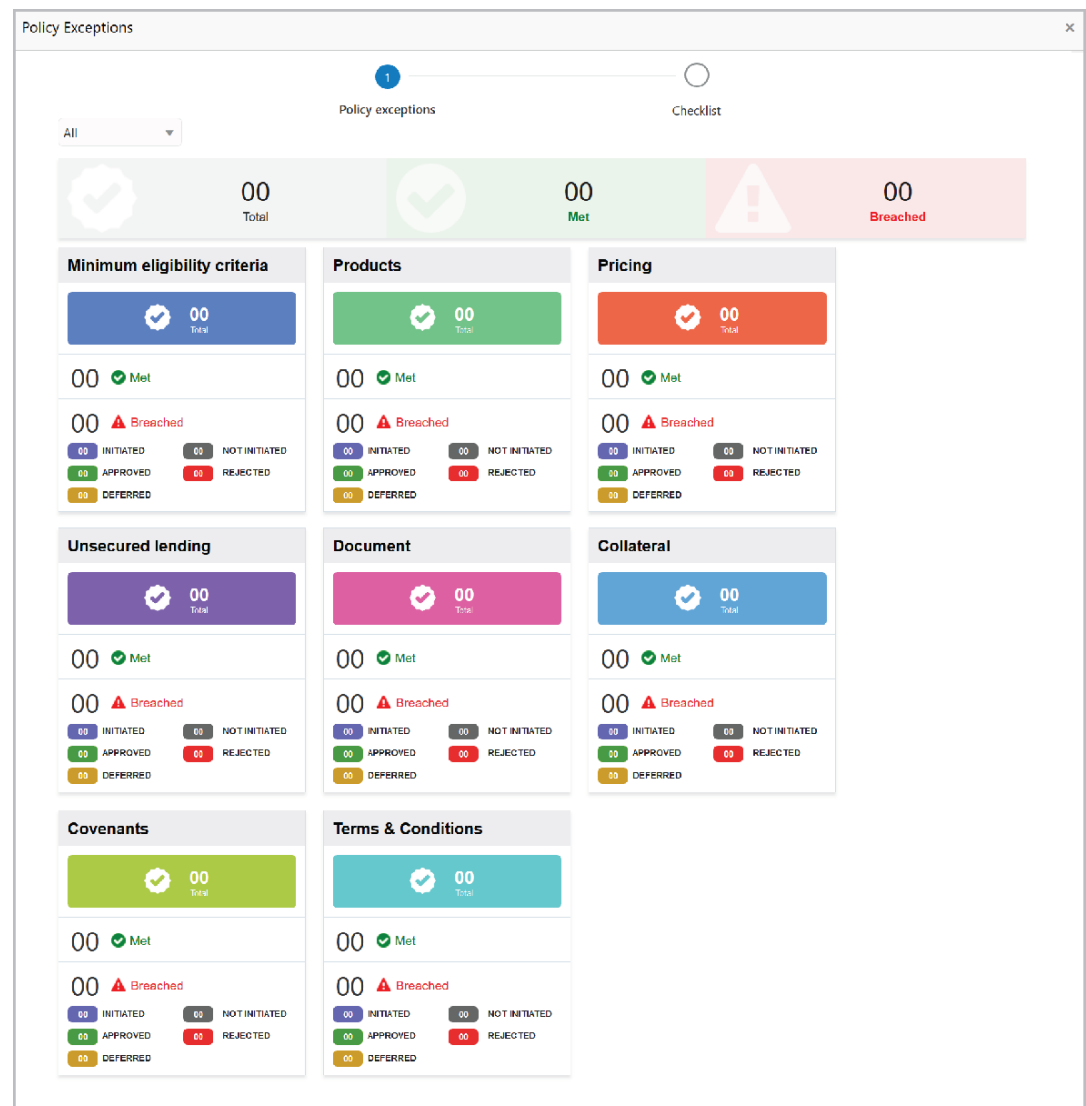
For field level information on Comments screen refer the below table.

Table 7-4 Comments

Fields	Description
Comments	Post comments, if required. Posted comment is displayed below the Comments box.
Submit	Click Submit .

The **Policy exceptions** window is displayed.

Figure 7-12 Policy exceptions



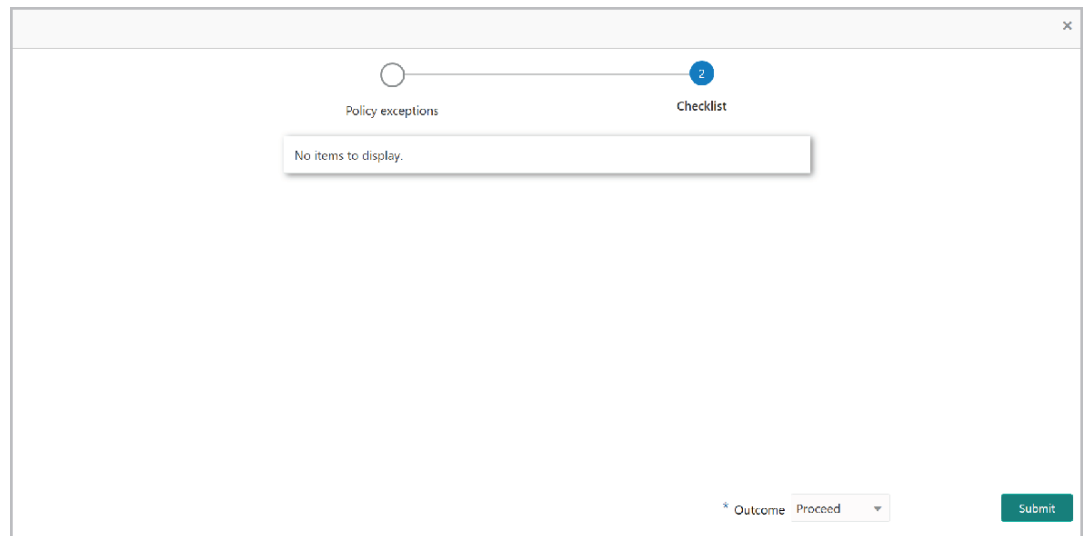
By default, policy exceptions are displayed for both the party and its child party.

For field level information on Policy Exception screen refer the below table.

Table 7-5 Policy Exception

Fields	Description
Child party	To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
Checklist	Click the Checklist data segment.

Figure 7-13 Checklist



For field level information on Checklist screen refer the below table.

Table 7-6 Checklist

Fields	Description
Outcome	Select the Outcome as Proceed , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit .

Note

For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

8

Proposal Structuring

In this stage, the user can propose an amount to the customer based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

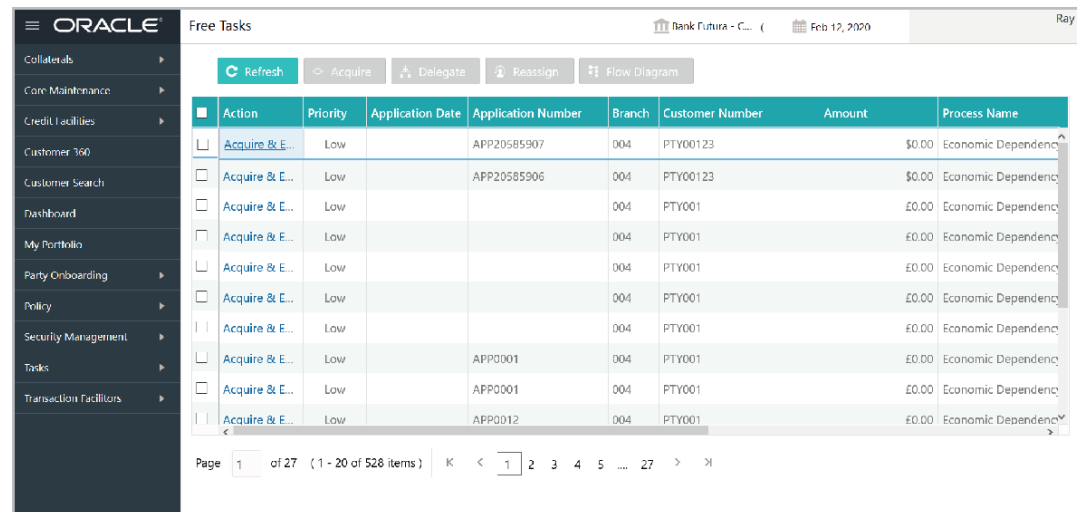
- [Proposal Structuring Steps](#)
- [Proposal Structuring - Customer Summary](#)
- [Proposal Enrichment - Liability](#)
- [Proposal Structuring - Summary](#)
- [Proposal Structuring - Write Up](#)
- [Proposal Structuring - Proposal Structuring](#)
- [Proposal Structuring - Comments](#)

8.1 Proposal Structuring Steps

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** page is displayed.

Figure 8-1 Free Tasks



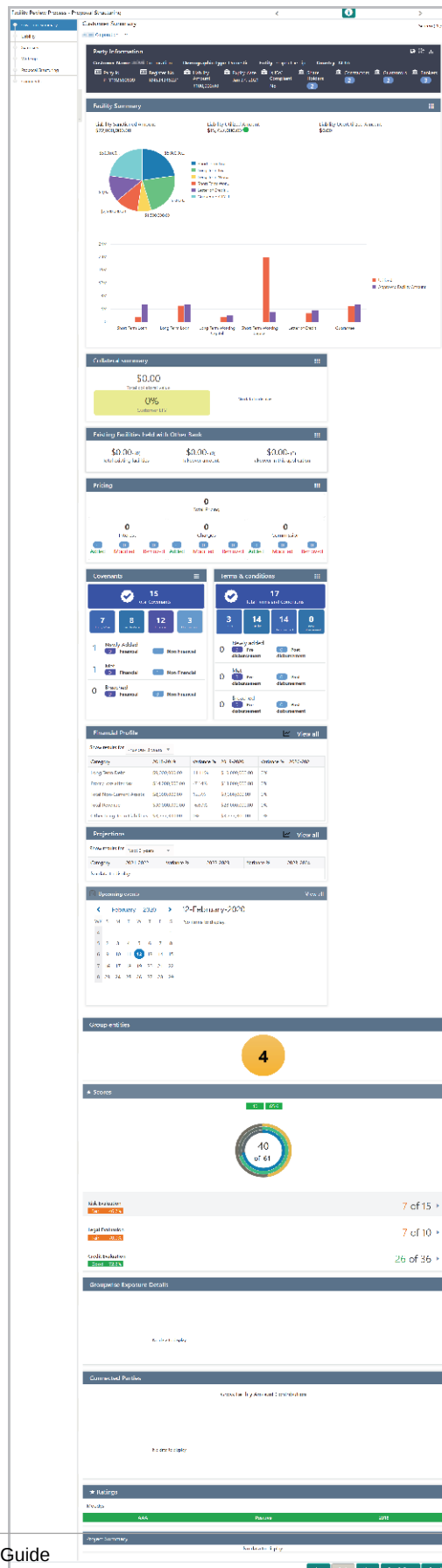
Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☐ Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. **Acquire & Edit** the required Proposal Structuring task. The Proposal Structuring - Customer Summary page appears.

8.2 Proposal Structuring - Customer Summary

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facility, Covenants and Terms & Conditions.

Figure 8-2 Customer Summary



Note

For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

- After reviewing the Customer Summary, click **Next**.
The **Liability** page is displayed.

8.3 Proposal Enrichment - Liability

Refer [Liability](#) for information on actions that can be performed in this data segment.

- Click **Next** in the Liability page.
The **Customer Info** page appears.

8.4 Proposal Structuring - Summary

The Summary page displays all the information added in the previous stages for verification.

Figure 8-3 Summary

Summary Screen (2 / 4)

Corporation ▼

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&C
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Show All

☒
STWCIND1
Facility Id: F19259966
Facility Description: Short Term WC IND
Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:
Facility Category:

Facility Type: Funded
Next Review Date: Dec 2, 2019

☐
STWCUK1
Facility Id: F19259965
Facility Description: Short Term WC UK
Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:
Facility Category:

Facility Type: Funded
Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

- 1. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Figure 8-4 Facility Summary

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: **TR2011036118**

From facility: **LIN21**

To facility: **LIN41**

Transfer amount: **£1,000.00**

Effective from: **20-11-28**

Expiry date: **20-11-30**

Hold

Back

Next

Save & Close

Cancel

- 2. Click the **Add** icon.
The **Transfer Facility** window is displayed.

Figure 8-5 Transfer Facility

Transfer Facility

From entity

PTY201344330 -

To entity

PTY201344330 -

From facility

LIN21

To facility

LIN41

From Line Code LIN2	To Line Code LIN4
Facility Amount \$1,600.00	Facility Amount \$1,800.00
Available Amount \$1,600.00	Available Amount \$1,800.00
Facility Type Term Loan	Facility Type Term Loan
Facility Name Test2	Facility Name Test1
Start Date 20-01-07	Start Date 21-02-07
Expiry Date N/A	Expiry Date N/A

Transfer currency *

GBP

Transfer Amount *

£1,000.00

Effective from *

Expiry Date *

Create

Close

For field level information refer the below table.

Table 8-1 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the From Entity field. You cannot modify the From Entity detail.
To entity	Select the entity to which the facility has to be transferred from the To entity drop-down list.
From entity	Select the facility from which amount has to be transferred from the From Facility drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the To Facility drop-down list. Facilities available under the selected To entity are displayed in the list. On selecting the entity and facilities, the system displays the following information about the from and to facilities: • Line Code • Facility Amount • Available Amount • Facility Type • Facility Name • Start Date • Expiry Date
Transfer Currency	Select the Transfer Currency in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the Transfer Amount field.
Effective From	Click the calendar icon in the Effective From field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the Expiry Date field and select the date on which the transferred amount should expire.
Create	Click Create . Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page.
Edit	To update the facility transfer details, select the required item and click the Edit icon. The Transfer Facility window appears.
Update	Modify the required details and click Update . You can optionally post comments while updating the transfer details, if required.
Delete	To delete the transfer details, select the required item and click the Delete icon.
Table View	To change the layout of Facility Transfer page to table view, click the Table View icon.
Facilities	To go back to the Facilities page, click Facilities next to the Facility Transfer . Facilities page appears. Note: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info .
Entities	To view the party details, click the Entities tab in Summary page.

3. To go to the **Write Up** page, click **Next**.

8.5 Proposal Structuring - Write Up

For information on actions that can be performed in the this data segment, refer [Write Up](#).

- On clicking **Next** in the **Write Up** page, the **Proposal Structuring** page appears.

8.6 Proposal Structuring - Proposal Structuring

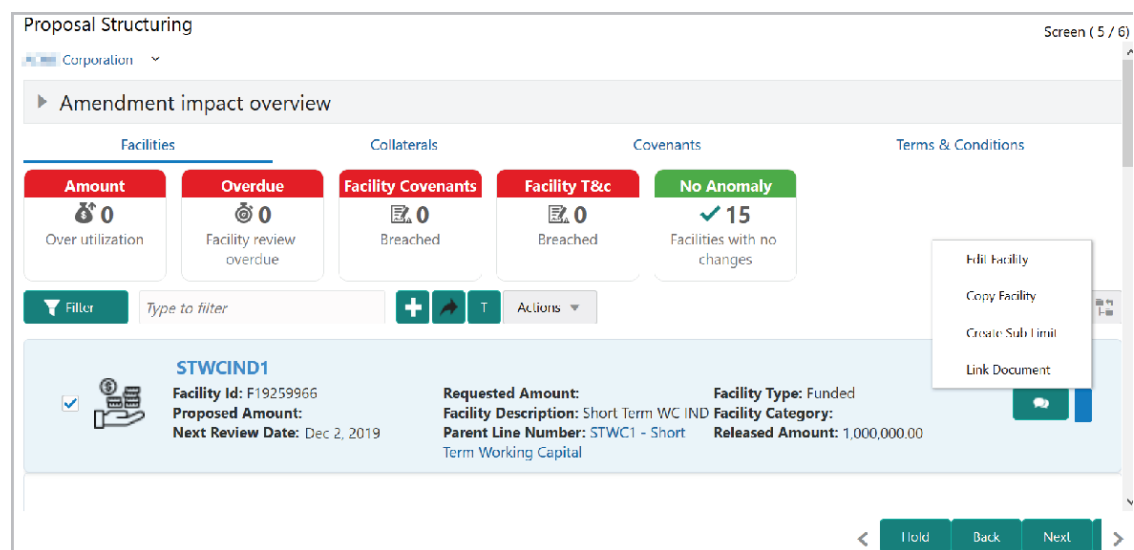
This data segment allows the user to propose a facility amount for the customer based on the customer evaluation.

Note

In this chapter, only the procedure to propose facility amount is provided.

For information on **Actions** that can be performed for the facility (such as **Create Sub Limit**, **Remove Facility**, and **Link Document**) and for information on viewing and managing Facility, Collateral, Covenants, and Terms & Conditions, refer [Basic Info](#).

Figure 8-6 Summary



1. Click the Hamburger icon in the corresponding record and select **Edit Facility**.
The **Facility Details** window is displayed.

Figure 8-7 Facility Details

Short Term WC IND - Working Capital Finance

Facility Details Save

Facility Basic Info	Line Code *	Line Serial Number *	Facility Description *
	STWCIND	1	Short Term WC IND
Schedule	Parent Facility Id	Parent Line Number	Facility Type *
	F19256939	STWC1 - Short Term Working Capital	☒ Funded ☐ Non Funded
Tenor Restrictions			☐ Cascade
Exposure	Facility Category	Next Review Date *	Line Start Date *
	Working Capital Finance	Dec 2, 2019	Jul 11, 2019
Fee	Line Expiry Date *	Currency *	Requested Amount
	Apr 30, 2022	USD	500,000.00
Pool Linkage	Proposed Amount *	Project Id	Availability Period
	200,000.00		(in months)
Pricing	Commitment Status	Secured?	☒ Revaluation Required
	☐ Committed ☐ Uncommitted ☐ Cascade	☒ Secured ☐ Cascade	☒ Rate Agreement Required
Facility collateral linkage	Sanctioned Amount	Utilized Amount	Available Amount
	1,000,000.00	1,000,000.00	0.00
Credit Rating	OSUC Amount	Total repaid amount	Outstanding utilized amount
	0.00	0.00	0.00
FX Rate Revaluation	Net Utilization	Peak Utilization	Average Utilization
	0.00	0.00	0.00
Utilization History	Released Amount *		
	1,000,000.00		
	Additional Fields No Additional fields configured!		

Close

Note

For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility Collateral Linkage, Credit Rating, FX Rate Revaluation, and Utilization History menus, refer [Basic Info](#).

- Specify an amount in **Proposed Amount** field.
- Click **Save**. Proposed amount is added to the facility.
- To go to the **Comments** page, click **Next**.

8.7 Proposal Structuring - Comments

The Comments data segment allows to capture overall remarks for this stage. Posted comments are displayed at the bottom of the page to enable the user in identifying actions performed in this stage.

Figure 8-8 Comments

Comments

Screen (4 / 4)

B

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A

- size -

H1

F

>

Enter text here...

Post

No items to display.

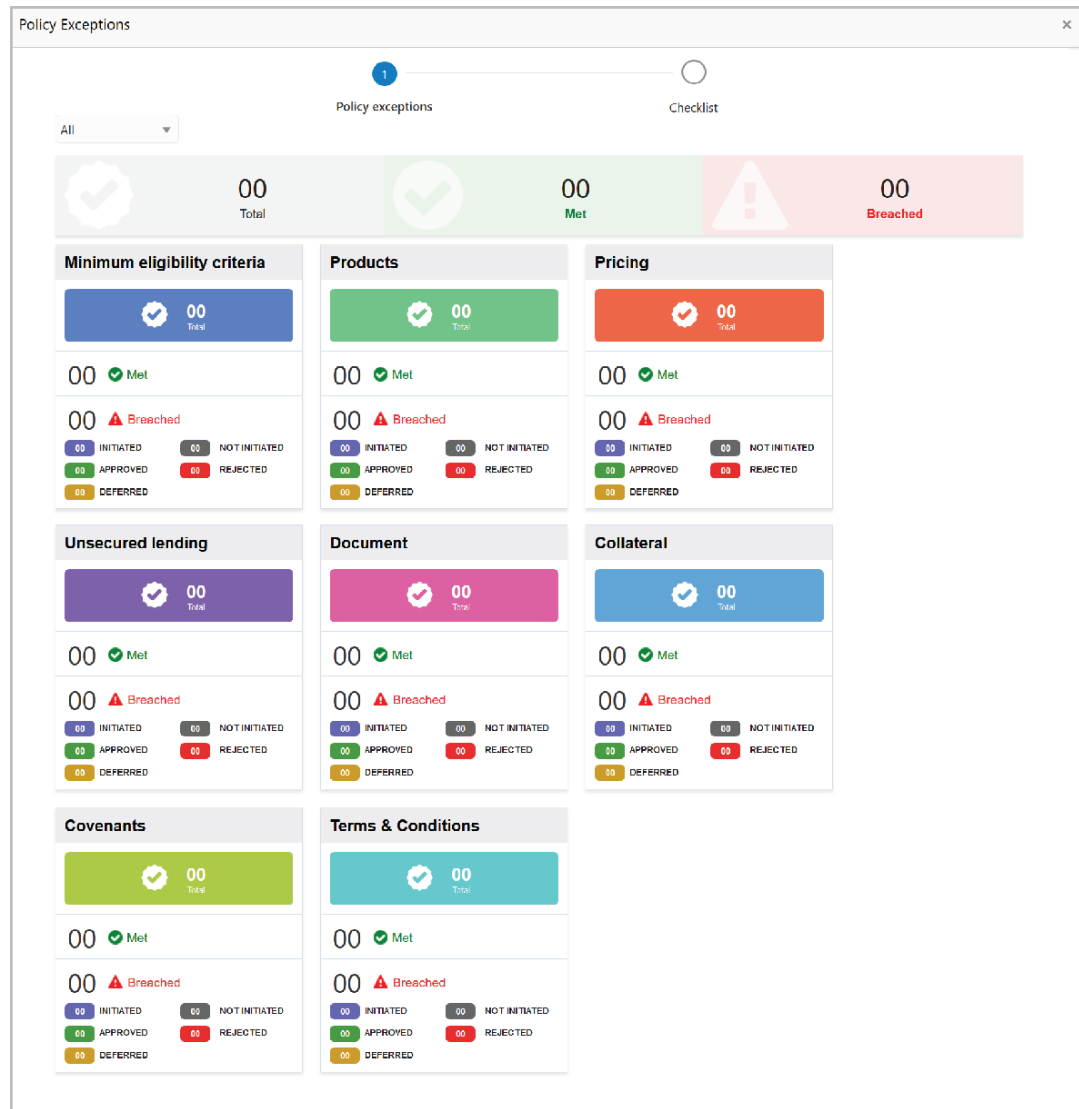
For field level information refer the below table.

Table 8-2 Comments

Fields	Description
Post	Enter the necessary comments in the text box and click Post . Comment is posted.
Hold	To hold the Facility Review process, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save and exit the process, click Save & Close .
Submit	To submit the task for review, click Submit .
Cancel	To exit the process without saving the information, click Cancel .

1. Click **Submit**.

The **Policy exceptions** window is displayed.

Figure 8-9 Policy exceptions

By default, policy exceptions are displayed for both the party and its child party.

2. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
3. Click the **Checklist** data segment.

Figure 8-10 Checklist

The screenshot shows a modal dialog box titled "Checklist" with a close button (X) in the top right corner. At the top, there is a progress bar with two steps: "Policy exceptions" (indicated by a white circle) and "Checklist" (indicated by a blue circle with the number 2). Below the progress bar, a message box states "No items to display." At the bottom right, there is a dropdown menu labeled "* Outcome" with "Proceed" selected, and a green "Submit" button.

4. Select the **Outcome** as **Proceed**, if additional information is not required. Otherwise select the Outcome as **Additional Info**.
5. Click **Submit**.

On selecting **Proceed** and clicking Submit, the system will create the Proposal Review task.

9

Proposal Review

In this stage, the senior credit officer in the bank can review the proposal and send it for approval if the proposal meets the banks criteria.

Entities such as Liability and Facility can be only viewed in this stage. Modification is not allowed. However, edit feature can be enabled by changing the settings in Business Process Maintenance.

For information on options and icons in this stage, refer any of the previous chapters.

Proposal Approval

This topic provides systematic instructions about proposal approval.

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

Refer **Proposal Structuring** Chapter for field level explanation on all the data segments in this stage.

1. To approve the facility, select the **Outcome** of this stage as **Approve**.
2. To reject the facility, select the **Outcome** of this stage as **Reject**.

On approval of the proposal, the proposal is sent to the Draft Generation stage.

11

Draft Generation

In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

- [Prerequisites](#)
- [Steps to generate draft](#)
This topic provides systematic instructions about the steps to generate draft.

11.1 Prerequisites

Before initiating the credit process, the following actions must be performed:

- From **Home** screen, select **Core Maintenance**. Under Core Maintenance, select **Report Maintenance**. Under Report Maintenance, select **Report Template**.
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

11.2 Steps to generate draft

This topic provides systematic instructions about the steps to generate draft.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** page is displayed.

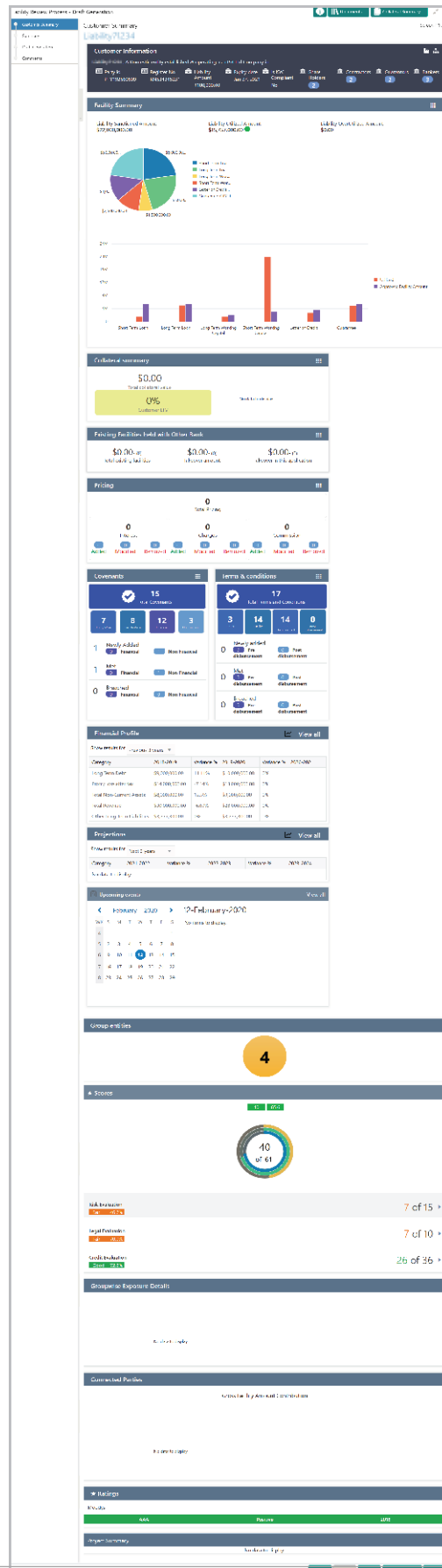
Figure 11-1 Free Tasks

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☐ Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. **Acquire & Edit** the required Draft Generation task.

The **Draft Generation - Customer Summary** page is displayed.

Figure 11-2 Draft Generation - Customer Summary



Note

For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next**. The **Summary** page appears.

For information on actions that can be performed in the Summary page, refer [Proposal Enrichment - Summary](#).

4. Click **Next** in the **Summary** page.
The **Draft Generation** page is displayed.

Figure 11-3 Draft Generation

Draft Generation

Screen (2 / 3)

FAC01

+

FAC01

Generate Document

Hold Back Next Save & Close Cancel

5. Click **Generate Document**.
The **Draft Generation Details** window is displayed.

Figure 11-4 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail To *

john_doe@example.com

E-Mail CC

john_doe@example.com

Subject *

Proposal draft

Cancel Generate

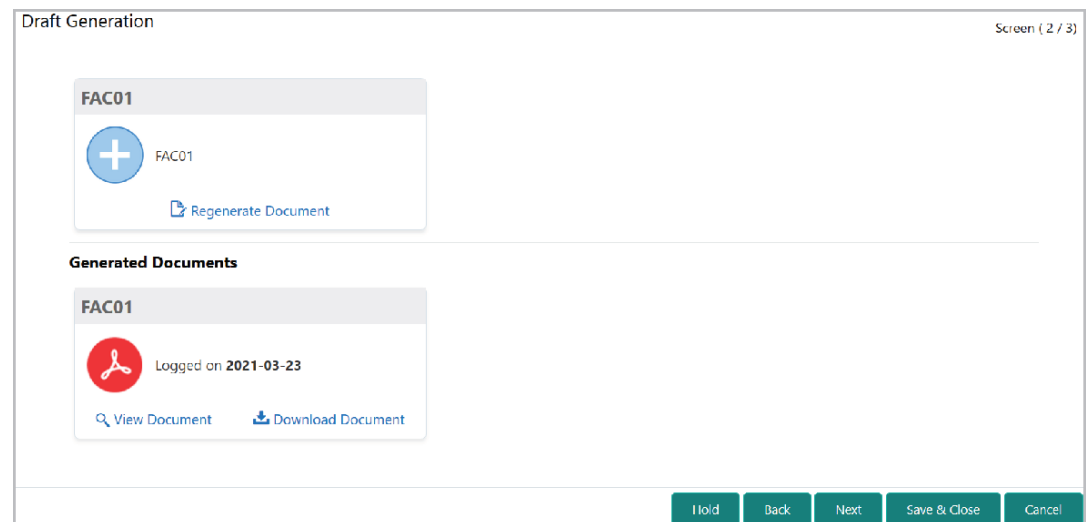
For field level information on Draft Generation Details screen refer the below table.

Table 11-1 Draft Generation Details

Fields	Description
E-mail To	In E-mail To field, enter the E-mail address to which the proposal draft has to be sent.
E-mail CC	In E-mail CC field, enter the E-mail address which has to be in CC of draft proposal mail.
Subject	In Subject field, enter the mail subject.

- Click **Generate**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail To** field.

Figure 11-5 Draft Generation



For field level information on Draft Generation screen refer the below table.

Table 11-2 Draft Generation

Fields	Description
View Document	Click View Document to view the generated draft document.
Download Document	Click Download Document to download the generated draft document.

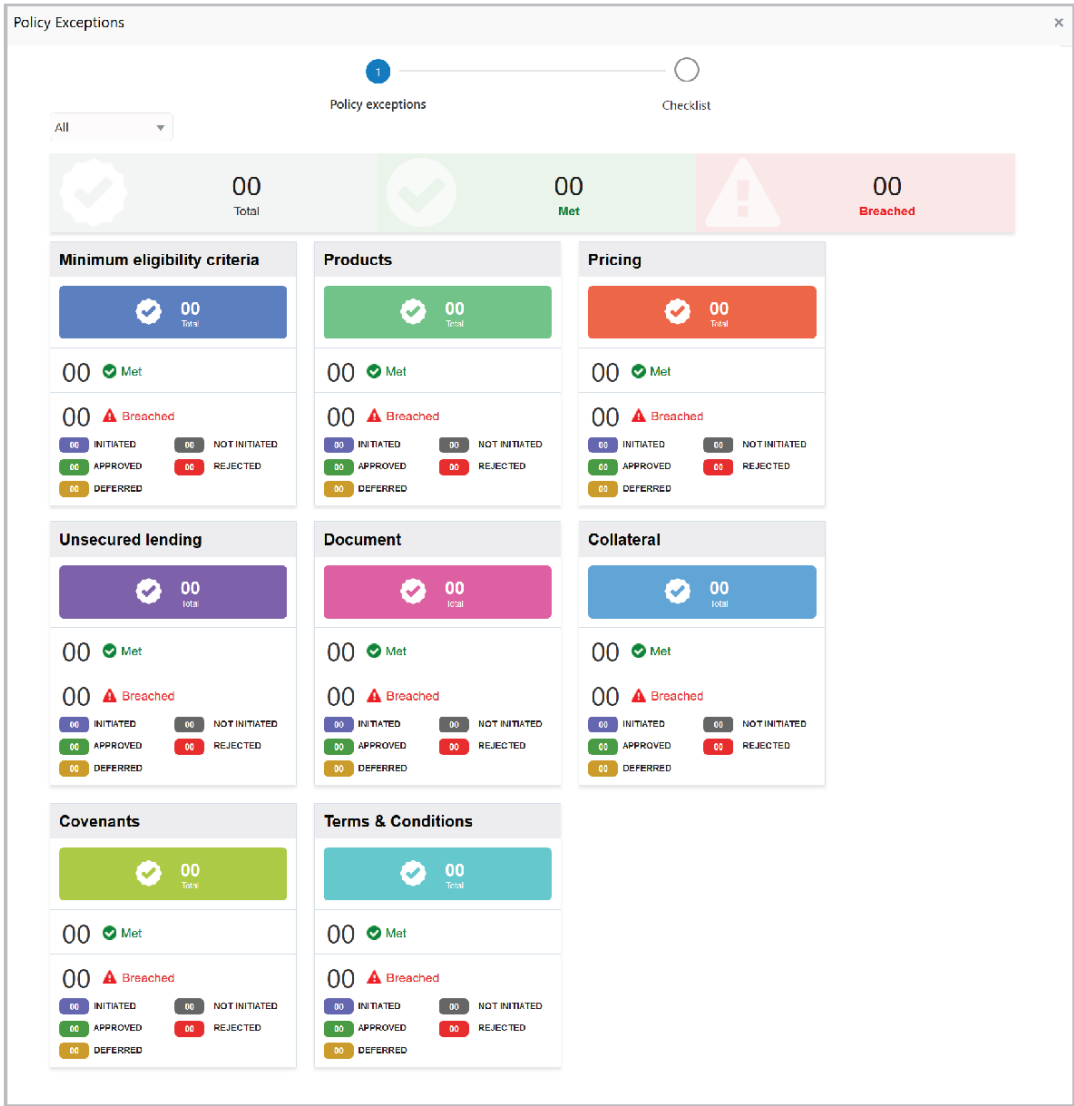
- After generating proposal draft, click **Next**.
The **Comments** page is displayed.

Figure 11-6 Comments

The screenshot shows a window titled "Comments" with a toolbar at the top containing icons for undo, redo, bold, italic, underline, strikethrough, text color, font size, bulleted list, numbered list, decrease indent, increase indent, link, unlink, and a right arrow. Below the toolbar is a large text area with the placeholder text "Enter text here...". Underneath the text area is a green "Post" button. Below the "Post" button is a box containing the text "No items to display.". At the bottom of the window is a row of buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel". The top right corner of the window indicates "Screen (4 / 4)".

8. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.
9. Click **Submit**.
The **Policy exceptions** window is displayed.

Figure 11-7 Policy exceptions



By default, policy exceptions are displayed for both the party and the child parties.
To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

- 10. Click the **Checklist** data segment.

Figure 11-8 Checklist

The screenshot shows a web application window titled 'Checklist'. At the top, there is a progress bar with two steps: 'Policy exceptions' (step 1) and 'Checklist' (step 2, currently active). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

For field level information on Checklist screen refer the below table.

Table 11-3 Checklist

Fields	Description
Outcome	Select the Outcome as Proceed , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit . The draft proposal is sent to the mentioned Email ID.

On customers acceptance of the draft proposal, the proposal is sent to Limit Configuration stage.

If the customer rejects the draft proposal, the proposal is sent to the Proposal Restructuring stage.

Note

For information on **Write up** data segment, refer **Proposal Initiation**Chapter.

12

Customer Acceptance

This topic describes about customer acceptance.

The user configured for this stage can capture the customer acceptance status of draft proposal and move the proposal to the next stage. Upon customer acceptance, the proposal must be moved to the Limit Configuration stage by selecting the Outcome as Proceed. If the draft is not accepted by the customer, then the proposal must be moved back to the structuring stage.

- [Steps to capture customer acceptance status](#)
This topic provides systematic instructions about the steps to capture customer acceptance status.

12.1 Steps to capture customer acceptance status

This topic provides systematic instructions about the steps to capture customer acceptance status.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Task** page is displayed.

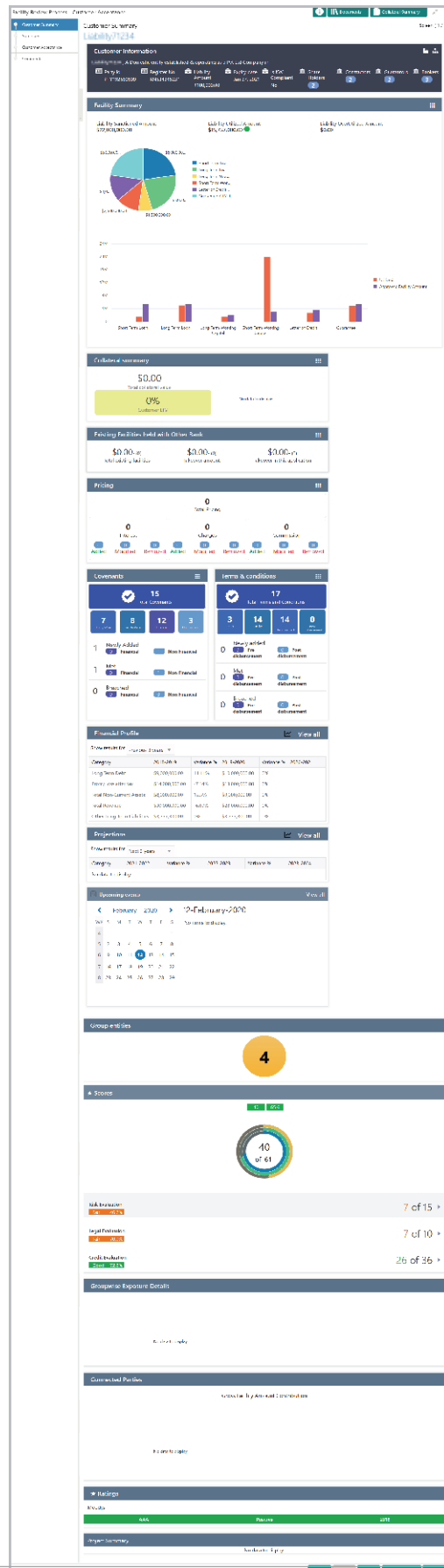
Figure 12-1 Free Tasks

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. **Acquire & Edit** the required Customer Acceptance task.

The **Customer Acceptance - Customer Summary** page is displayed.

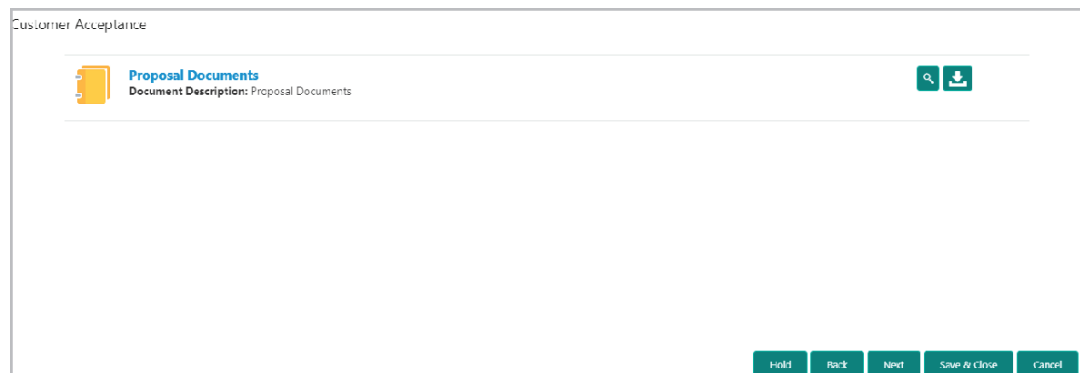
Figure 12-2 Customer Acceptance - Customer Summary



Note

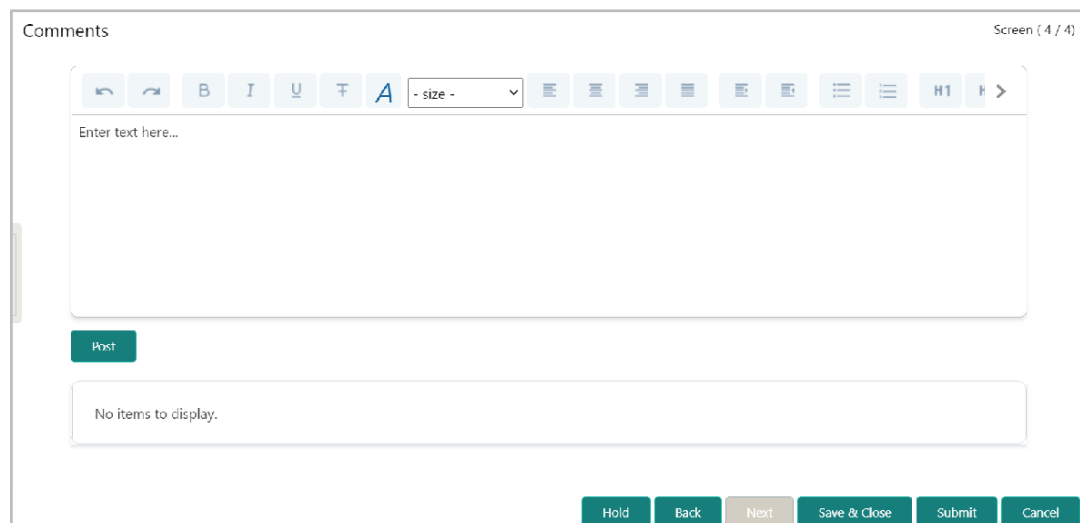
For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next**. The **Summary** page appears.
For information on actions that can be performed in the Summary page, refer [Proposal Enrichment - Summary](#).
4. Click **Next** in the **Summary** page.
The **Customer Acceptance** page is displayed.

Figure 12-3 Customer Acceptance

In the Customer Acceptance page, the Proposal Draft accepted by the customer is displayed.

5. Click the **Download** icon to download the proposal draft.
6. Click **Next**.
The **Comments** page is displayed.

Figure 12-4 Comments

For field level information on Comments screen refer the below table.

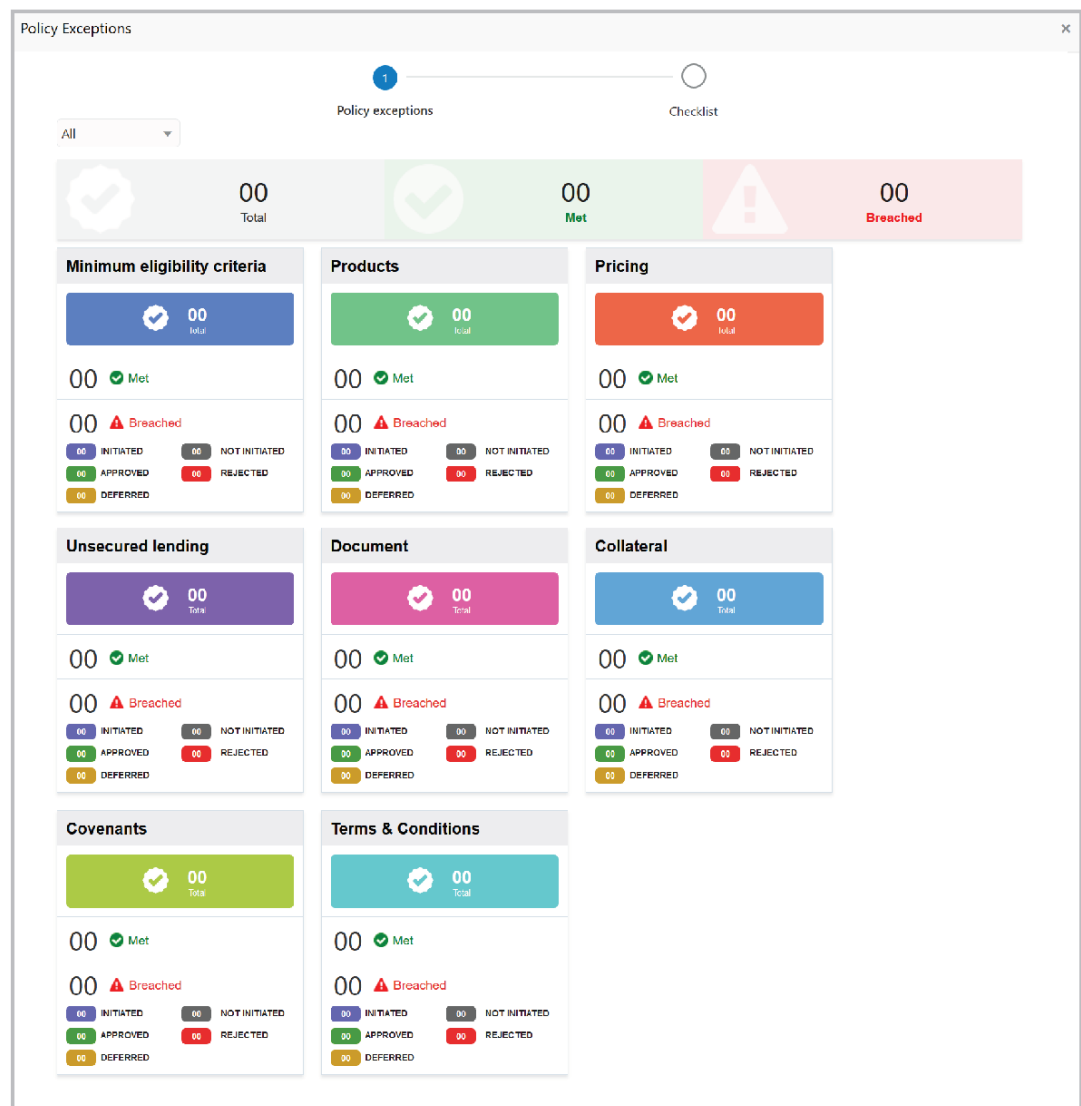
Table 12-1 Comments

Fields	Description
Comments	Enter the customer acceptance status in the Comments box.
Post	Click Post . Comments are posted below the Comments box.

7. Click **Submit**.

The **Policy exceptions** window is displayed.

Figure 12-5 Policy exceptions



By default, policy exceptions are displayed for both the party and the child parties.

8. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

9. Click the **Checklist** data segment.

Figure 12-6 Checklist

The screenshot displays a web interface for a checklist. At the top, a progress bar shows two steps: 'Policy exceptions' and 'Checklist'. The 'Checklist' step is currently active, marked with a blue circle containing the number '2'. Below the progress bar, a white box with a grey border contains the text 'No items to display.' In the bottom right corner, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

For field level information on Checklist screen refer the below table.

Table 12-2 Checklist

Fields	Description
Outcome	Select the Outcome as Proceed , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit . The proposal is moved to the next stage based on the selected Outcome.

Note

For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

13

Limit Configuration

This topic describes about limit configuratuion.

In this stage, credit officer sets the amount accepted by the customer as a limit for the facility.

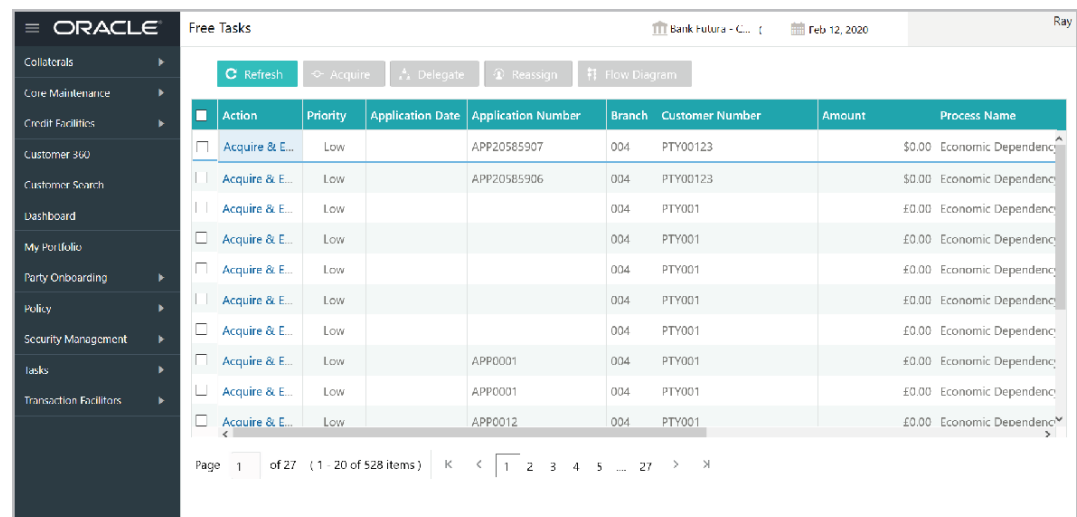
- [Steps to configure limit](#)
This topic provides systematic instructions about the steps to configure limit.

13.1 Steps to configure limit

This topic provides systematic instructions about the steps to configure limit.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.
The **Free Tasks** page is displayed.

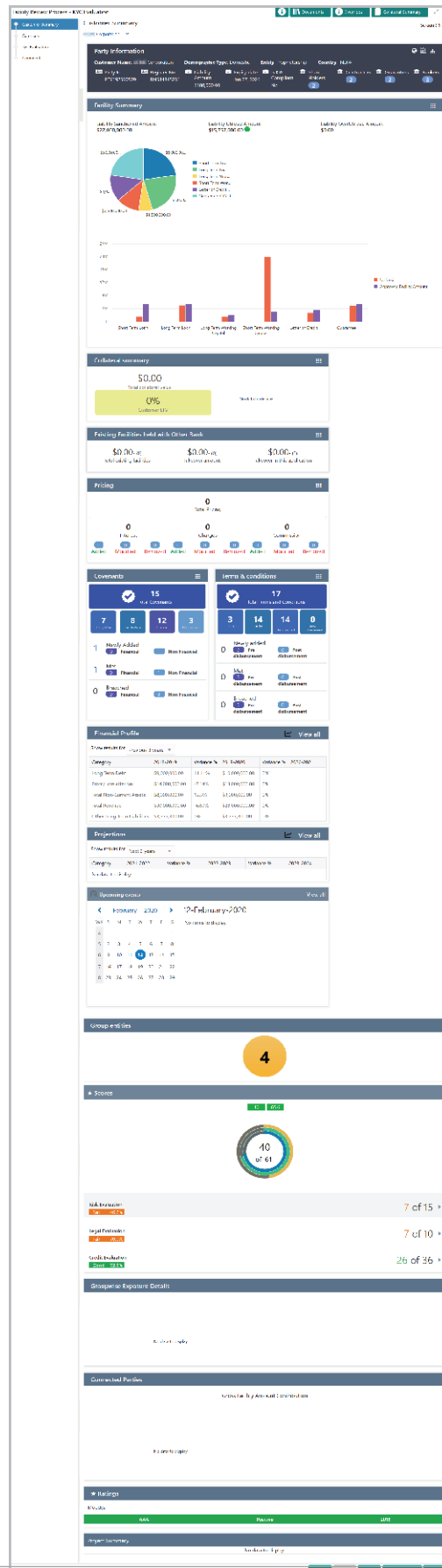
Figure 13-1 Free Tasks



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Acquire & Edit the required Limit Configuration task.
The **Limit Configuration - Customer Summary** page appears:

Figure 13-2 Limit Configuration - Customer Summary



Note

For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next**.

The **Limit Configuration** page is displayed.

Figure 13-3 Limit Configuration

Limit Configuration Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Amount 0 Over utilization	Overdue 0 Facility review overdue	Pricing 15 Not as per policy	Tenor 15 Not as per policy	Facility Covenants 0 Not as per policy	Facility T&c 1 Not as per policy	No Anomaly 1 Facilities with no changes
--	--	---	---	---	---	--

Filter Type to filter List View Table View Facility Structure

LC1 Facility Id: FC99999 Facility Description: LC Also affected in: PRICING TENOR	Requested Amount: Facility Category: LC	Product Type: Non Funded Next Review Date: 20-08-18	⋮
LTLOAN1 Facility Id: FC99998 Facility Description: LTLOAN Also affected in: PRICING TENOR	Requested Amount: Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮
STWCIND1 Facility Id: FC99997 Facility Description: STWCIND Parent Line Number: STWC1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STWCUS1 Facility Id: FC99996 Facility Description: STWCUS Parent Line Number: STWC1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STWCUK1 Facility Id: FC99995 Facility Description: STWCUK Parent Line Number: STWC1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STWC1 Facility Id: FC99994 Facility Description: STWC Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
LTWC1 Facility Id: FC99993 Facility Description: LTWC Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STLNIND1 Facility Id: FC99992 Facility Description: STLNIND Parent Line Number: STLOAN1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮
STLNUS1 Facility Id: FC99991 Facility Description: STLNUS Parent Line Number: STLOAN1 Also affected in: PRICING TENOR	Requested Amount: \$1,500,000.00 Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮
STLOAN1 Facility Id: FC99990 Facility Description: STLOAN Also affected in: PRICING TENOR TERMS & CONDITIONS	Requested Amount: Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮

Load More +

Hold Back Next Save & Close Cancel

In Limit Configuration page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation / added in previous stages of Facility Review process are displayed.

4. To configure the limit for a facility, click the Hamburger icon in the corresponding record and select **Edit Facility**. The Facility Details window appears.
5. Click and expand the **Limit Details** section.

Figure 13-4 Limit Details

For field level information refer the below table.

Table 13-1 Limit Details

Fields	Description
Is Revolving Line?	To set the facility as revolving facility, enable Is Revolving Line? option.
Is UnAdvised Currency?	If the currency of the facility is unadvised, enable Is UnAdvised Currency? option.
Available	To make the facility available, enable the Available option.
Netting Required	Specify is Netting Required for the facility.
Shadow	Enable Shadow Limit option, if required.
Line Start Date and Line Expiry Date	To specify the facility validity, click the calendar icon and select the Line Start Date and Line Expiry Date .
Review Frequency	Select the Review Frequency for the facility.
Renewal Date	Click the calendar icon and select the Renewal Date for the facility.
Exception Transaction Amount	Specify the limit allowed for the facility in Exception Transaction Amount field.
Exception Breach	Specify the breach limit for the facility in Exception Breach field.
Day Light Limit and Day Light OD Limit	Specify the Day Light Limit and Day Light OD Limit for the facility.

6. Click and expand the **Restrictions** section.

Figure 13-5 Restrictions

For field level information on Restrictions screen refer the below table.

Table 13-2 Restrictions

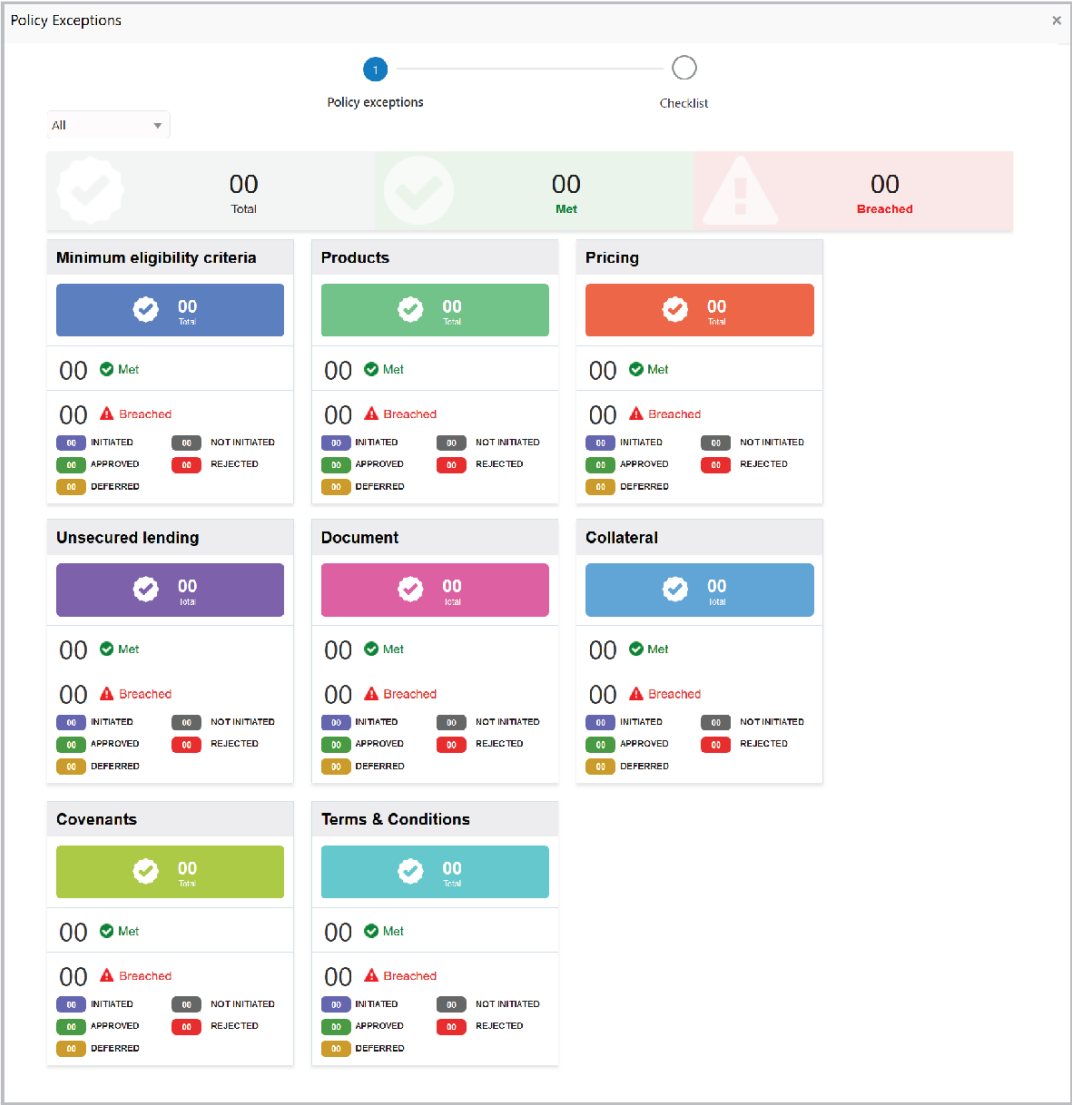
Fields	Description
Allow All	Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure, based on the need.
Save	Click Save . Limit is configured for the facility.

On clicking **Next** in the **Restrictions** screen, The **Comments** screen is displayed.

Figure 13-6 Comments

7. **Post** comments for this stage, if any. Posted comment is displayed below the **Comments** box.
8. Click **Submit**.
The **Policy exceptions** window is displayed.

Figure 13-7 Policy exceptions



By default, policy exceptions are displayed for both the party and the child parties.

- To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
- Click the **Checklist** data segment.

Figure 13-8 Checklist

2

Policy exceptionsChecklist

No items to display.

* Outcome Proceed

Submit

For field level information on Checklist screen refer the below table.

Table 13-3 Checklist

Fields	Description
Outcome	Select the Outcome as PROCEED , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit .

On selecting **Proceed** and clicking Submit, the proposal is moved to the Handoff stage.

Note

For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

14

Proposal Handoff

- [Handoff to Back Office System](#)

14.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system (**OBELCM**), if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

Handoff - Manual Retry

This topic provides systematic instructions about the Handoff - Manual Retry.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** page is displayed.

Figure 15-1 Free Tasks

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & Edit	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0012	004	PTY001	£0.00	Economic Dependence

Page 1 of 27 (1 - 20 of 528 items)

2. **Acquire & Edit** the required Manual Retry Task.

The **Manual Retry - Customer Summary** page is displayed.

Figure 15-2 Manual Retry - Customer Summary



In Customer Summary page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The **Summary** page is displayed.

For information on actions that can be performed in the Summary page, refer [Proposal Structuring - Summary](#).

On clicking **Next** in the Summary page. The **Limit Configuration** page is displayed.

Figure 15-3 Limit Configuration

Limit Configuration Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Amount 0 Over utilization	Overdue 0 Facility review overdue	Pricing 15 Not as per policy	Tenor 15 Not as per policy	Facility Covenants 0 Not as per policy	Facility T&c 1 Not as per policy	No Anamoly 1 Facilities with no changes
--	--	---	---	---	---	--

Filter + → T Actions List View Table View Facility Structure

LC1 Facility Id: FC99999 Facility Description: LC Also affected in: PRICING TENOR	Requested Amount: Facility Category: LC	Product Type: Non Funded Next Review Date: 20-08-18	⋮
LTLOAN1 Facility Id: FC99998 Facility Description: LTLOAN Also affected in: PRICING TENOR	Requested Amount: Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮
STWCIND1 Facility Id: FC99997 Facility Description: STWCIND Parent Line Number: STWC1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STWCUS1 Facility Id: FC99996 Facility Description: STWCUS Parent Line Number: STWC1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STWCUK1 Facility Id: FC99995 Facility Description: STWCUK Parent Line Number: STWC1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STWC1 Facility Id: FC99994 Facility Description: STWC Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
LTWC1 Facility Id: FC99993 Facility Description: LTWC Also affected in: PRICING TENOR	Requested Amount: Facility Category: WC	Product Type: Funded Next Review Date: 20-08-18	⋮
STLNIND1 Facility Id: FC99992 Facility Description: STLNIND Parent Line Number: STLOAN1 Also affected in: PRICING TENOR	Requested Amount: Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮
STLNUS1 Facility Id: FC99991 Facility Description: STLNUS Parent Line Number: STLOAN1 Also affected in: PRICING TENOR	Requested Amount: \$1,500,000.00 Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮
STLOAN1 Facility Id: FC99990 Facility Description: STLOAN Also affected in: PRICING TENOR TERMS & CONDITIONS	Requested Amount: Facility Category: TL	Product Type: Funded Next Review Date: 20-08-18	⋮

[Load More +](#)

[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

In Limit Configuration page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation / added in previous stages of Facility Review process are displayed.

5. To configure the limit, click on the facility and then click the **Edit** icon. **Facility Details** window appears.
6. Click and expand the **Limit Details** section.

Figure 15-4 Limit Details

For field level information refer the below table.

Table 15-1 Limit Details

Fields	Description
Is Revolving Line?	To set the facility as revolving facility, enable Is Revolving Line? option.
Is UnAdvised Currency?	If the currency of the facility is unadvised, enable Is UnAdvised Currency? option.
Available	To make the facility available, enable the Available option.
Netting Required	Specify is Netting Required for the facility.
Shadow Limit	Enable Shadow Limit option, if required.
Line Start Date	To specify the facility validity, click the calendar icon and select the Line Start Date .
Line Expiry Date	To specify the facility validity, click the calendar icon and select the Line Expiry Date .
Review Frequency	Select the Review Frequency for the facility.
Renewal Date	Click the calendar icon and select the Renewal Date for the facility.
Exception Transaction Amount	Specify the limit allowed for the facility in Exception Transaction Amount field.
Exception Breach	Specify the breach limit for the facility in Exception Breach field.
Day Light Limit	Specify the Day Light Limit and Day Light OD Limit for the facility.
Day Light OD Limit	Specify the Day Light Limit and Day Light OD Limit for the facility.

7. Click and expand the **Restrictions** section.

Figure 15-5 Restrictions

Restrictions

Customer

☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Product

☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Currency

☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Exposure

☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Branch

☒ Allow All ☐ Allow Specific ☐ Disallow Specific

For field level information on Restrictions screen refer the below table.

Table 15-2 Restrictions

Fields	Description
Allow All, Allow Specific	Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure , based on the need.
Save	Click Save . Limit is configured for the facility.

On clicking **Next** in the **Restrictions** screen, The **Comments** screen is displayed.

Figure 15-6 Comments

Comments

Screen { 4 / 4 }

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>

Enter text here...

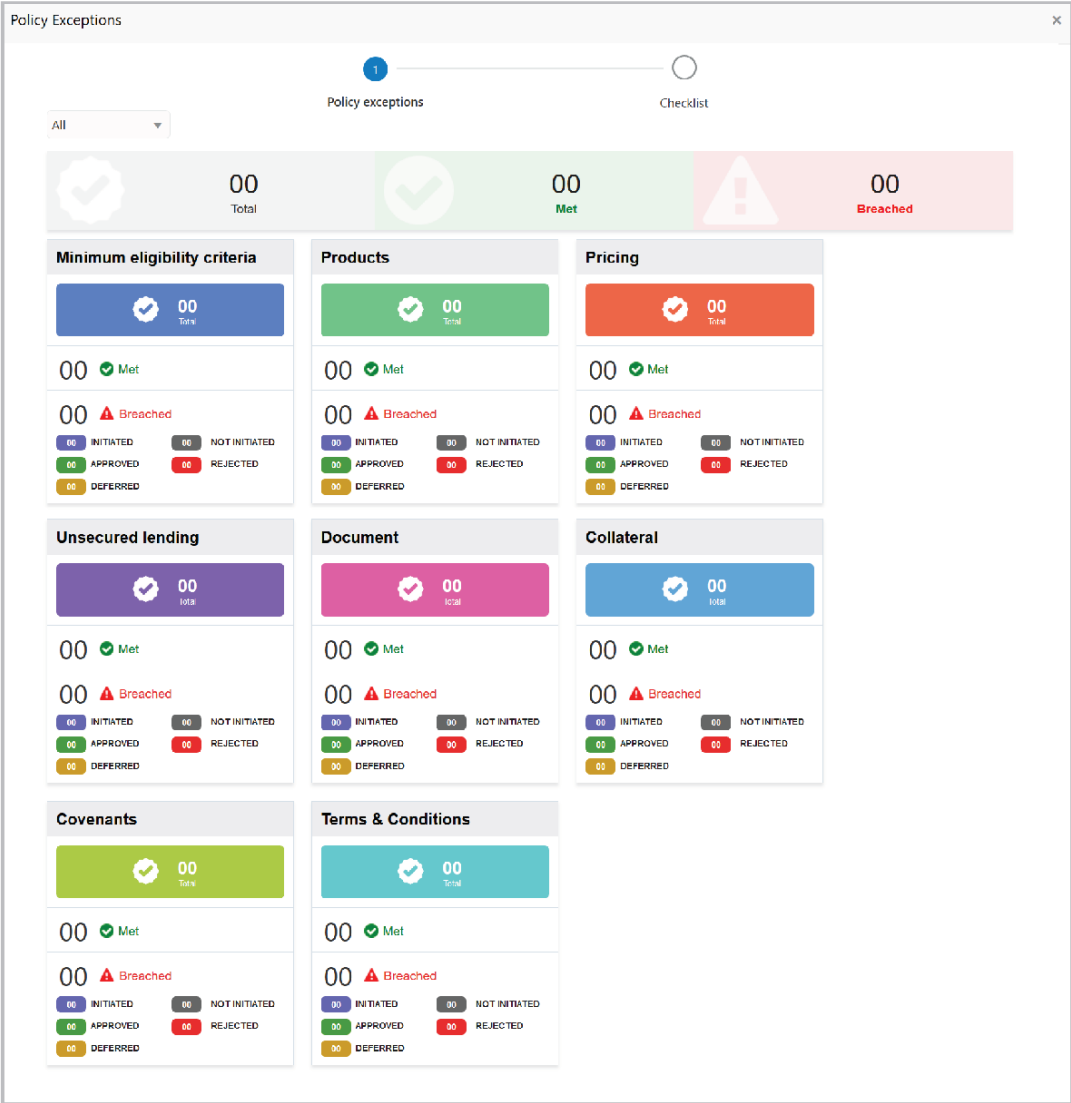
Post

No items to display.

- Post comments for this stage, if required. Posted comment is displayed below the **Comments** box.
- Click **Submit**.

The **Policy exceptions** window is displayed.

Figure 15-7 Policy exceptions



By default, policy exceptions are displayed for both the party and the child parties.

To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

10. Click the **Checklist** data segment.

Figure 15-8 Checklist

The screenshot shows a web application window titled 'Checklist'. At the top, there is a progress bar with two steps: 'Policy exceptions' (step 1) and 'Checklist' (step 2, currently active). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the window, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

For field level information on Checklist screen refer the below table.

Table 15-3 Checklist

Fields	Description
Outcome	Select the Outcome as Proceed .
Submit	Click Submit . The proposal is moved to the Back Office System (OBELCM).

Note

For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

16

Document Upload

- [Document Upload and Checklist](#)
- [Steps to upload documents](#)

16.1 Document Upload and Checklist

In **OBCFPM**, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Facility Review process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

16.2 Steps to upload documents

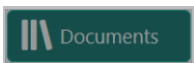
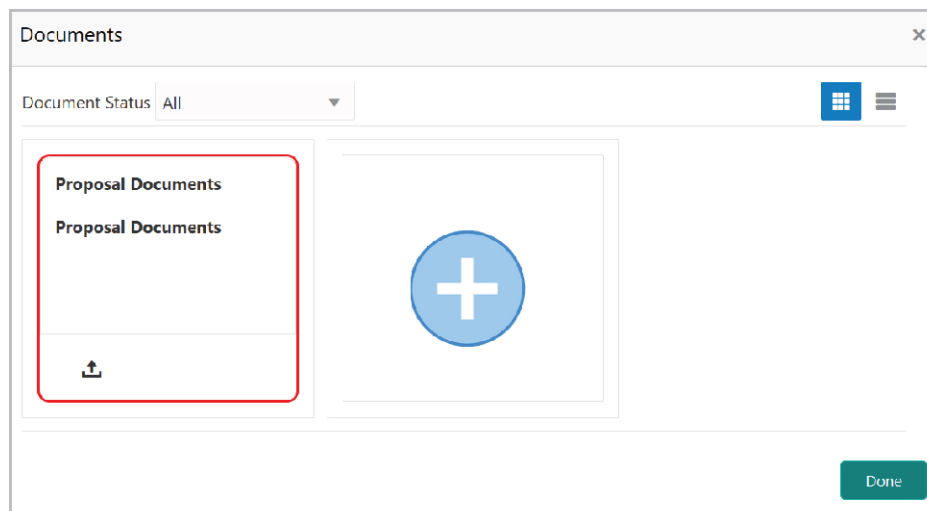
1. Click  at the top right corner of any page.
The **Documents** window is displayed.

Figure 16-1 Documents



If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

2. Click the list icon at the top right corner to change the table view to the list view.
Documents window appears as shown below:

Figure 16-2 Documents

The 'Documents' window has a title bar with a close button. Below the title bar is a 'Document Status' dropdown menu set to 'All'. To the right of the dropdown are two icons: a grid and a list view icon. The main content area shows a section titled 'Proposal Documents / Proposal Documents' with a blue circular icon containing a white plus sign and an upload icon. Below this is another blue circular icon with a white plus sign and the text 'Add additional document'. At the bottom right is a green 'Done' button.

3. Click the **Add** icon. The Document Details window is displayed.

Figure 16-3 Document Details

The 'Document' window has a title bar with a close button. The form contains several fields: 'Document Type *' (dropdown menu with 'Closure Documents'), 'Document Code *' (dropdown menu with 'Closure Documents'), 'Document Title *' (text input with 'Facility Payment Bills'), 'Document Description' (text area), 'Remarks' (text area with 'Paid'), and 'Document Expiry Date' (date picker with 'Mar 21, 2020'). Below these fields is a dashed box with the text 'Drop files here or click to select'. Underneath the dashed box, it says 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. At the bottom right is a green 'Upload' button.

For field level information refer the below table.

Table 16-1 Document Details

Fields	Description
Document Type	Select the Document Type from the drop-down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Code	Select the and Document Code from the drop-down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Title	Enter the Document Title .
Document Description	Enter a brief description about the document in the Document Description field.
Remarks	Enter the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	In Drop files here or click to select area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. Note: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

- Click **Upload**.

The **Checklist** window is displayed.

Figure 16-4 Checklist

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded Remarks

☐ Incorporation document Uploaded Remarks

☐ Collateral document Uploaded Remarks

* Outcome Proceed Submit

- Manually verify all the checklist and enable the corresponding check box.
- Select the **Outcome** as **Proceed**.
- Click **Submit**. Document is uploaded and listed in the Document window.
- To edit or delete the document, click the **Edit** or **Delete** icons.

Reference and Feedback

This topic describes about the reference and feedback.

References

For more information on any related features, you can refer to the following documents:

- **Oracle Banking Procedure User Guide**
- **Oracle Banking SMS User Guide**
- **Oracle Banking Common Core**
- **Oracle Banking Credit Facilities Process Management Installation Guides**

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